S5185-1

THE
HUNDRED THIRTY-EIGHTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1982

Filed with the Governor and Council as required by RSA 383:15

1776

CONCORD, NEW HAMPSHIRE

1982

5/23/83 S5185-1(a) A

STATE OF NEW HAMPSHIRE

VESTA M. ROY, ACTING GOVERNOR

BANK COMMISSIONER'S OFFICE

97 NORTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, Governor John H. Sununu and
The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Sununu and Council:

I have the honor of submitting to you the One Hundred Thirty-eighth Annual Report of the Bank Commissioner for the calendar year ending December 31, 1982, in compliance with the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered financial institutions and other factual data.

Respectfully submitted,

A Roland Roberge

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgault
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

BANK EXAMINERS III

John R. Bresaw, II
Gordon T. Cheney
Robert E. Hellows
George D. Harrington
David W. Pickett
Robert E. Silver

BANK EXAMINERS I

Jean M. Dobbins
Lise J. Goddette
Kerry R. Molin
Richard H. Rogers
Wayne W. Stanforth

CONSUMER CREDIT ADMINISTRATOR

Donn R. Inglis

ADMINISTRATIVE SECRETARY/SUPERVISOR

Carolyn L. Bond

ACCOUNTING TECHNICIAN

Gerard E. Fleury

CLERK IV

Theresa L. Simpson

SENIOR TYPISTS

Anne T. French
Susan E. Shaw

BANK ADVISORY BOARD

Members	Representing
Kenneth R. Bartlett	Guaranty Savings Banks
Roger L. Chantal	Credit Unions
Gary S. Dionne	House of Representatives
Gaston E. Fillion	Trust Companies
George E. Freese	Senate
Ralph E. Jensen	Savings Banks
Betty Tamposi	House of Representatives
Louis Taube	Small Loan Companies
James A. Whittemore	Co-operative Banks

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Dartmouth Savings Bank	Hanover	86	102-103	114-115
Franklin Savings Bank	Franklin	85	102-103	114-115
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FOREWORD

The one hundred thirty-eighth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of trust companies, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, small loan companies, second mortgage home loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1983

New Year's Day	January 1st	Labor Day	September 5th
Washington's Birthday	February 21st	Columbus Day	October 10th
Fast Day	April 25th	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 26th

LEGAL HOLIDAYS - CALENDAR YEAR 1984

New Year's Day	January 2nd	Columbus Day	October 8th
Washington's Birthday	February 20th	Election Day	November 6th
Fast Day	April 23rd	Veterans Day	November 12th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 3rd		

NUMBER OF INSTITUTIONS

	December 31, 1982
Trust Companies	33
Mutual Savings Banks	24
Guaranty Savings Banks	6
Co-operative Banks	7
Credit Unions	36
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Companies	40
Second Mortgage Home Loan Companies	55
In Possession (The Valley Trust Company)	1
	204

NUMBER OF BRANCHES - OPERATING

Trust Companies	71
Savings Banks	65
Co-operative Banks	8
	144

RETAIL INSTALLMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	249
Retail Sellers' Branches	17
Sales Finance Companies	13
Sales Finance Companies' Branches	8
	287

NEW BANKS APPROVED

DerryBank Derry	Crystal Avenue Derry (Interim Bank)
Wolfeboro Savings Bank (The) Wolfeboro	Center and Pine Streets Wolfeboro
U. S. Savings Bank of America (The) Seabrook	Lafayette Road Seabrook

NEW BANKS PENDING

Conway Savings Bank (The) Conway	State Route 16 Conway
Fidelity Bank & Trust Company Salem	Salem Mall Salem
First BNH Acquisition Bank Bristol	Central Square Bristol
New London Savings Bank & Trust Company New London	Main Street New London

BRANCHES APPROVED

BankEast Manchester	Pine at Pleasant Street Claremont (as a result of a merger)
BankEast Manchester	Washington Street Claremont (as a result of a merger)
BankEast Manchester	Fort Eddy Road Concord
BankEast Manchester	Route 25 Meredith (as a result of a merger)
BankEast Guaranty Savings Bank Salem	Old Bridge Street Pelham
BankEast Savings Bank and Trust Rochester	134 Pleasant Street Portsmouth (as a result of a merger)
BankEast Savings Bank and Trust Rochester	22 South Main Street Rochester (as a result of a merger)
BankEast Savings Bank and Trust Rochester	45 South Broadway Salem (as a result of a merger)
Claremont Savings Bank Claremont	Main Street Charlestown
Exeter Banking Company Exeter	Lafayette Road North Hampton
First Savings and Loan Association of New Hampshire Exeter	354 Central Street Franklin (as a result of a merger)

BRANCHES APPROVED (CONTINUED)

Milford Co-operative Bank Milford	Main Street Brookline
Milford Co-operative Bank Milford	Main Street Mont Vernon
Peterborough Savings Bank Peterborough	152 Peterborough Street Jaffrey
Saver's Bank A Mutual Savings Bank (The) Littleton	Interstate 90 Grantham (as a result of a merger)
Saver's Bank A Mutual Savings Bank (The) Littleton	40 South Main Street Hanover (as a result of a merger)
Saver's Bank A Mutual Savings Bank (The) Littleton	Route 112 Lincoln
Strafford Savings Bank Dover	683 Central Street Dover (as a result of a merger)
Strafford Savings Bank Dover	1 Wakefield Street Rochester (as a result of a merger)
Strafford Savings Bank Dover	Front Street Rollinsford (as a result of a merger)
Strafford Savings Bank Dover	3 Elm Street Somersworth (as a result of a merger)

BRANCHES PENDING

First Savings and Loan Association of New Hampshire Exeter	Church Street Kingston

BRANCHES CLOSED

BankEast Manchester	Bedford Mall Bedford
BankEast/Lakes Region Meredith	143 Lake Street Gilford
Indian Head Bank and Trust Company Portsmouth	Main Street, Route 16 Milton

MERGERS APPROVED

BankEast Guaranty Savings Bank Salem	INTO	BankEast Savings Bank and Trust Rochester
BankEast/Lakes Region Meredith	INTO	BankEast Manchester
BankEast National Association Claremont	INTO	BankEast Manchester
BankEast National Bank Rochester	INTO	BankEast Savings Bank and Trust Rochester

MERGERS APPROVED (CONTINUED)

BankEast Savings Bank Portsmouth	INTO	BankEast Savings Bank and Trust Rochester
Dartmouth Savings Bank Hanover	INTO	Saver's Bank A Mutual Savings Bank (The) Littleton
Franklin Co-operative Bank Franklin	INTO	First Savings and Loan Association of New Hampshire Exeter
Granite State Savings Bank Somersworth	INTO	Strafford Savings Bank Dover
Portsmouth Co-operative Bank Portsmouth	INTO	First Federal Savings and Loan Association of Nashua Nashua
Portsmouth Trust Company Portsmouth	INTO	Newbank Guaranty Savings Bank (Interim Bank) Portsmouth
Rochester Municipal Employees Credit Union Rochester	INTO	New Hampshire State Employees Federal Credit Union Concord

MERGERS PENDING

First BNH Acquisition Bank Bristol	INTO	Bristol Bank (The) Bristol

NAME CHANGES APPROVED

Portsmouth Trust Company Portsmouth	TO	BankEast Savings Bank Portsmouth
Rochester Savings Bank and Trust Company Rochester	TO	BankEast Savings Bank and Trust Rochester
Strafford Savings Bank Dover	TO	Southeast Bank for Savings Dover

INCREASE IN CAPITAL STOCK

Bedford Bank (The) Bedford	35,000 shares, par $9 to 94,000 shares, par $9
	34,000 preferred shares, par $9 to 59,000 preferred shares, par $9
Belknap Bank & Trust Belmont	150 shares, par $6.66 to 300 shares, par $6.66
Seabrook Bank and Trust Company Seabrook	2,500 shares of 14% cumulative redeemable preferred stock, par $100
	60,000 shares, par $12.50 to 70,000 shares, par $12.50

CONVERSION OF MUTUAL INSTITUTION TO A STOCK INSTITUTION

New Hampshire Savings Bank
Concord

Keene Co-operative Bank
Keene

Merchants Savings Bank of Manchester,
New Hampshrie (The)
Manchester

REMOTE SERVICE UNITS ACCEPTED

Amoskeag Savings Bank Manchester	Allegro's Supermarket Route 101 Bedford
Amoskeag Savings Bank Manchester	Londonderry Cross Roads Market, Inc. Junction of Routes 28 & 102 Londonderry
Amoskeag Savings Bank Manchester	Allegro's Supermarket 310 Wilson Street Manchester
Amoskeag Savings Bank Manchester	Bunny's Superette 75 Webster Street Manchester
Amoskeag Savings Bank Manchester	Elliot Hospital 955 Auburn Street Manchester
Amoskeag Savings Bank Manchester	Ferretti's Supermarket 589 Elm Street Manchester

(Continued)

REMOTE SERVICE UNITS ACCEPTED (Continued)

Amoskeag Savings Bank Manchester	Ferretti's Supermarket 901 Hanover Street Manchester
Amoskeag Savings Bank Manchester	Sully's Superette 432 South Main Street Manchester
Amoskeag Savings Bank Manchester	Bise's IGA P.O. Box 907 Merrimack
Amoskeag Savings Bank Manchester	The Meat Shoppe Route 3 Merrimack
Amoskeag Savings Bank Manchester	Suncook Supermarket Route 3/28, Pembroke Plaza Suncook
Cheshire County Savings Bank Keene	Granite Lake Country Store Route 9 Munsonville
Cheshire County Savings Bank Keene	Roland's Troy Market 49 Central Square Troy
Claremont Savings Bank Claremont	D'Amante's Store Main Street Extension Claremont

(Continued)

REMOTE SERVICE UNITS ACCEPTED (Continued)

Claremont Savings Bank Claremont	Grant Union Pleasant Street Claremont
Claremont Savings Bank Claremont	Grand Union Washington Street Claremont
Concord Savings Bank Concord	Alexander's Markets of N.H. Inc. South River Road Bedford
Concord Savings Bank Concord	Alexander's Markets of N.H. Inc. 102 Derry Road Hudson
Concord Savings Bank Concord	Alexander's Markets of N.H. Inc. 777 South Willow Street Manchester
Concord Savings Bank Concord	Alexander's Markets of N.H. Inc. Nashua Mall Nashua
Concord Savings Bank Concord	Pharmacity Drug Store Royal Ridge Mall Spit Brook Road Nashua

(Continued)

REMOTE SERVICE UNITS ACCEPTED (Continued)

Concord Savings Bank Concord	Pharmacity Drug Store State Line Plaza Route #28 Salem
Concord Savings Bank Concord	Purity Supreme Route 12A, Box 345 Lebanon
Concord Savings Bank Concord	Purity Supreme Spit Brook Road Nashua
Concord Savings Bank Concord	Purity Supreme Route #38 Pelham
Concord Savings Bank Concord	Purity Supreme 10 Rod Road Rochester
Concord Savings Bank Concord	Purity Supreme Route #28 Salem

BANK HOLDING COMPANIES

AND

SUBSIDIARY BANKS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

Bankcore, Inc. (North Conway)

- North Conway Bank

BankEast Corporation (Manchester)

- BankEast
- BankEast Savings Bank & Trust

Bank of New Hampshire Corp. (Manchester)

- Bank of New Hampshire, N.A.

Connecticut River Bancorp, Inc. (Charlestown)

- Connecticut River Bank
- Peoples National Bank of Littleton

First Bancorp of New Hampshire, Inc. (Manchester)

- Concord National Bank
- Exeter Banking Company, The
- Granite State Bank, National Association
- Laconia Peoples National Bank & Trust Company
- Londonderry Bank and Trust Company
- Merchants National Bank of Manchester, The
- White Mountain National Bank of North Conway
- Wolfeboro National Bank, The

Indian Head Banks Inc. (Nashua)

- Indian Head Bank North
- Indian Head Bank and Trust Company
- Indian Head National Bank of Claremont
- Indian Head National Bank of Concord
- Indian Head National Bank of Keene
- Indian Head National Bank of Laconia
- Indian Head National Bank of Nashua

Kingswood Bank-Corp. (Wolfeboro)

- Kingswood Trust and Savings Bank

Security Bancorp., Inc. (Hampton)

- Hampton National Bank

United Banks Corporation (Hanover)

- Hanover Bank & Trust Company

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING LOCATION,

NAMES OF OFFICERS,

AND DIRECTORS

ALLENSTOWN

THE FAMILY BANK & TRUST
ROUTE 3 Tel. 485-8444
ALLENSTOWN, NH 03275

(Year of Incorporation - 1980)

OFFICERS

Chairman of the Board
Bert R. Whittemore

Vice Chairman of the Board
Elizabeth H. McFall

Secretary of the Board
Charles W. Thompson

President
D. Frank Duris

Treasurer
John R. Straight

DIRECTORS

* Raymond C. Cummings
* D. Frank Duris
* Stanley F. Grimes
* G. Stetson Heiser

Elizabeth H. McFall

Kenneth N. Osborne

* Howard C. Saturley

Claire P. Scott

Richard F. Therrien

* Charles W. Thompson
* Bert R. Whittemore

* Investment Committee Members

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD Tel. 668-1500
BEDFORD, NH 03102

(Year of Incorporation - 1972)

OFFICERS

Chairman of the Board
Louis J. Georgopoulos

President & Treasurer
Robert N. Wheeler

Senior Vice President
Donald W. Wheeler

Executive Vice President
Kathleen G. Lepore

Assistant Vice President
Susan I. Perkins

Assistant Treasurers
Diane M. Ledoux
Nicholas G. Skaperdas

Clerk
Paul R. Kfoury

Operations Officer
Jean M. Suraci

Loan Officer
Winifred H. Cote

DIRECTORS

* Maurice A. Belliveau
* John B. Clover
* Christopher C. Congdon
* Louis J. Georgopoulos
* Joseph H. Harrison, III
* Dean Kamen
* Paul R. Kfoury
* Everett P. McAfee, Jr.
* Norman A. Packard
* Nicholas G. Skaperdas
* Bradford H. Thomas
* Donald W. Wheeler
* Robert N. Wheeler

* Investment Committee Members

BELMONT

BELKNAP BANK & TRUST
ROUTES 3 & 11 - BELKNAP MALL Tel. 528-1800
BELMONT, NH 03220

(Year of Incorporation - 1979)

BRANCH

880 Central Street
Franklin, NH 03235

OFFICERS

Chairman of the Board
Willard G. Martin, Jr.

President
Robert A. MacLenna, Jr.

Vice President/Treasurer
John H. Martin

Assistant Vice Presidents
Janet D. Raymond
John E. Rohde

Assistant Treasurer
Robert C. Adams

Loan Officers
Susan J. Richardson
Donald A. Sibson

DIRECTORS

* Fred Altman
Robert C. Boulanger
* Warren C. Clement
* C. W. H. Lowth, Jr.
Robert A. MacLenna, Jr.
Willard G. Martin, Jr.
Stephen B. McNeil
Russell A. Sabanek
Nicholas Salta
Edward F. Schofield
* Glenn E. Shaw
Sheila D. Weeks

* Investment Committee Members

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET Tel. 752-1171
BERLIN, NH 03570

(Year of Incorporation - 1974)

OFFICERS

Chairman of the Board
Arnold P. Hanson

President
Lloyd B. Rines

Vice President
Paul G. Campagna

Vice President/Treasurer
Arthur E. Irwin

Assistant Treasurers
Larry J. Bessinger
Doris G. Dube
Beverly R. Johnson
Jacqueline L. Nepert

Ass't. Treasurers/Loan Officers
Ruby M. Shepard
Richard J. Sirois

DIRECTORS

Arthur J. Bergeron
Thomas E. Brannen
Hebert N. Buckley
* Robert A. Gagliuso
Bernard R. Gallagher
Mark E. Hamlin
* Arnold P. Hanson
Ralph A. Labnon
John D. Morton
* Edward J. Reichert
Lawrence G. Richards
* Lloyd B. Rines
Joseph N. Rozek
* William J. Woodward

* Investment Committee Members

BERLIN

NORTH COUNTRY BANK
CORNER PLEASANT & YORK STREETS Tel. 752-4340
BERLIN, NH 03570

(Year of Incorporation - 1890)

OFFICERS

Chairman of the Board/President/Treasurer
Gaston E. Fillion

Vice Presidents
Maurice L. Fortier
Richard N. Langlois

Assistant Vice President
Marcel G. Fillion

DIRECTORS

- * Robert D. Calamari
- * Roland W. Couture
- * Edgar T. Dean
- * Gaston E. Fillion
- * Maurice R. Levesque
- * Eugene D. Rivard

* Investment Committee Members

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE Tel. 744-8521
BRISTOL, NH 03222

(Year of Incorporation - 1898)

OFFICERS

Chairman of the Board
T. Holmes Moore

President
John F. Craig

Vice President/Treasurer
Louis J. Stivali

Assistant Treasurers
Virginia B. Nicholas
Dorothy S. Stockley

Loan Officer
Joseph P. Conway, Jr.

Accounting Officer
Douglas C. Benton

Corp. Secretary
Joyce E. Smith

DIRECTORS

- John C. Conkling
- * John F. Craig
- * Lawrence L. Denton
- * Alan E. Esty
- * Alfred E. Frye
- * Dorothy M. Gordon
- John W. Matthews
- Luther K. Mitchell
- T. Holmes Moore
- Ralph E. Shackett
- William C. Walsh

* Investment Committee Members

CHARLESTOWN

CONNECTICUT RIVER BANK
MAIN STREET
CHARLESTOWN, NH 03603

Tel. 826-7764

(Year of Incorporation - 1864)

BRANCHES

Route 12
North Charlestown, NH 03603

Route 123
Langdon, NH 03602

OFFICERS

President/Chief Exec. Officer
John E. Bentley

Vice President/Treasurer
Edwin T. Welsh

Vice President
Walter H. Harrington

Assistant V. P.
Paul D. Slade

Loan Officer
William A. Smith

Assistant Treasurer
Nancy E. Smith

Branch Managers
Robert C. Kesprzak
Edna R. Scott

Customer Service Officer
Sharon A. King

Operations Officer
Jeffrey M. Lesseis

DIRECTORS

* Ernest L. Bell, III
John E. Bentley
* Paul S. Cray
* Paul B. Dutton
* John C. Follett
* John E. Follett
* Theodore J. Frizzell
* David T. Henry
* Irving Mandinach
* John Parker
* Stewart A. Rouse
* Myrl H. Webster
Edwin T. Welsh
* Maurice H. Wernick

* Investment Committee Members

CLAREMONT

CITY BANK AND TRUST
24 TREMONT SQUARE
CLAREMONT, NH 03743

Tel. 543-0111

(Year of Incorporation - 1977)

OFFICERS

Chairman of the Board
George E. Veilleux

President
Nicholas C. Merro, Sr.

Executive Vice President
Richard P. Madigan

Treasurer
William D. Waite

Administrative Assistant
Karen M. Ouellette

DIRECTORS

* Raymond F. Bonenfant
Roselyn Caplan
Donald Foisy
Norman J. Grover
* Charles W. Johnson
Thomas G. Levesque
* Nicholas C. Merro
Charles P. Puksta
* Dorothy Roman
* Charles Sprague
* Roland V. Stoodley, Jr.
* George E. Veilleux

* Investment Committee Members

COLEBROOK

THE FIRST COLEBROOK BANK
147 MAIN STREET
COLEBROOK, NH 03576
Tel. 237-5551

(Year of Incorporation - 1889)

OFFICERS

Chairman of the Board
Norman S. Brungot

President
Harry L. Olmstead, Jr.

Vice President
Victor P. Bruno

Assistant Vice President
Jean B. Grapes

Treasurer
Barbara V. Haynes

Assistant Treasurer
William C. Haynes

Mortgage Loan Officer
Jean F. Ladd

Bookkeeping Officer
Madeline Boucher

Customer Service Officer
Sharon Leicht

DIRECTORS

* Marshall A. Ames
* Norman S. Brungot
* Victor P. Bruno
* Robert W. Gooch
* Palmer B. Lewis
* Harry L. Olmstead, Jr.
* Warren E. Pearson
* Earl P. Wadsworth
* Malcolm R. Washburn

* Investment Committee Members

DERRY

DERRY BANK AND TRUST COMPANY
CRYSTAL AVENUE
DERRY, NH 03038
Tel. 432-9517

(Year of Incorporation - 1969)

BRANCHES

Route 101
Candia, NH 03034

Routes 102 and 121
Chester, NH 03036

15 East Broadway
Derry, NH 03038

Route 111
East Hampstead, NH 03826

728 Massabesic Street
Manchester, NH 03103

OFFICERS

Chairman of the Board
Niles F. Jensen

President/CEO
John M. Terravecchia

Senior Vice President
G. Robert Smith, Sr.

Vice President
K. E. Duckworth

Assistant Vice President
Catherine A. Gelinas

Assistant Treasurers
Dolores T. Brusky
Margaret B. de Redon
Helene N. Griffin
Oliva A. Lafontaine, Jr.
Dolores M. Smith
Katherine A. Zysk

Internal Auditor
Robert A. Benoit

DIRECTORS

Rolfe G. Banister
Edward D. Bureau
Donald L. Cusson
Howard S. Dearth
William J. DeRemer
Rajat K. Ghattacharya
* William M. Hardy
* Horace A. Holaday, Jr.
Gilbert H. Hood, Jr.
* Niles F. Jensen
Andrew C. Mack
George F. Menard
Glenn E. Peabody
Paul T. Phillips
Albert H. Rioux, Sr.
G. Robert Smith
Arnold C. Soney
* John M. Terravecchia

* Investment Committee Members

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET
DURHAM, NH 03824
Tel. 868-5574

(Year of Incorporation - 1947)

BRANCH

151 Congress Street
Portsmouth, NH 03801

OFFICERS

President
Alva F. Fernandez

Executive Vice President
Michael E. Kenslea

Vice President
Gary E. Lundh

Treasurer
Robert C. Chase, Jr.

Assistant Vice Presidents
Christopher J. Bailey
S. Alan Moyer

Assistant Treasurers
Gary Storzbach
David P. Toutain

Assistant Managers
Beverly B. Howard
M. Cora Wolford

DIRECTORS

* Earl J. Dearborn
* Alva F. Fernandez
* Harold D. Moran
* Constance W. O'Mara
* Lawrence E. O'Mara
* Francis E. Robinson
* John M. Sakowski

* Investment Committee Members

EXETER

THE EXETER BANKING COMPANY
154 WATER STREET
EXETER, NH 03833
Tel. 772-4761

(Year of Incorporation - 1893)

BRANCHES

Epping Road
Raymond, NH 03077

Lafayette Road
Hampton Falls, NH 03844

Portsmouth Avenue
Stratham, NH 03885

Lafayette Road
North Hampton, NH 03862

OFFICERS

Chairman of the Board
Roy A. Ladner

President
Richard D. Lund, Jr.

Senior Vice Presidents
Edwin A. Baker
Kenneth Davis

Ass't. to President
Carol A. Russell

Vice Presidents
Dana C. Favor
John D. Hebert

Vice President/Trust Officer
Rudolph C. Hede

Vice Presidents/Ass't. Treasurers
Martin W. Day
Wayne Skoglund

Ass't. Vice Presidents
Robert L. Cooper
Robert H. Durant

Loan Officer
Marcia Cowan

Mortgage Officer
Shirley H. Craven

Assistant Treasurers
Frank H. Hunt
Bette Southwick

Comptroller
Richard G. Clark, Jr.

Ass't. Comptroller
Philip E. DuPont

Administrative Ass'ts.
Theresa Abbott
Patricia Qualter
Arabelle Tuttle

DIRECTORS

* Robert H. Clement
* Edwin L. Collishaw, Jr.
* Michael J. Dalton
* John W. Flynn, Jr.
* Edward A. Gage
* William A. Hickey
* Stephen G. Kurtz
* Roy A. Ladner
* Richard D. Lund, Jr.
* John J. Quinn
* Ronald A. Remick
* Fred A. Wentworth, Jr.

* Investment Committee Members

GILFORD

VILLAGE BANK & TRUST COMPANY
COUNTRY CLUB ROAD Tel. 528-3000
GILFORD, NH 03246

(Year of Incorporation - 1981)

OFFICERS

Chairman of the Board/President
Gregory M. Dickinson

Vice President
Norman A. Fortier

DIRECTORS

- * Kim E. Baron
- * William F. Crane
- * Gregory M. Dickinson
- Lawrence W. Guild, II
- * David F. Haley
- Sandra T. McGonagle
- Edward D. McKean, III
- * Jack C. Rossborough
- Bradley J. Thompson

* Investment Committee Members

HANOVER

HANOVER BANK & TRUST COMPANY
80 SOUTH MAIN STREET Tel. 643-4200
HANOVER, NH 03755

(Year of Incorporation - 1972)

BRANCHES

80 South Main Street
Hanover, NH 03755

K Mart Shopping Plaza
West Lebanon, NH 03784

Hanover Street
Lebanon, NH 03866

Main Street
Orford, NH 03777

OFFICERS

Chairman of the Bd./Pres./CEO
Frederic R. Dawe

Vice Presidents
James J. LaFlosca
William F. Murray

Treasurer
Roger Frechette

Ass't. Vice Presidents
Edwin S. Childs
Frank M. Klymn

Assistant Treasurers
Jeanette Lemay
Lorna J. McManus
Kathy M. Oakes

Clerk
James A. Sagglotes

DIRECTORS

- * Donald deJ Cutter
- * Frederic R. Dawe
- * James J. LaFlosca
- * Thomas F. Purcell, Jr.
- * James A. Sagglotes

* Investment Committee Members

HILLSBOROUGH

THE VALLEY BANK
WEST MAIN STREET
HILLSBOROUGH, NH 03244
Tel. 464-5541

(Year of Incorporation - 1973)

BRANCH

Maple Street
Henniker, NH 03242

OFFICERS

Chairman of the Board/President
Richard W. Withington

Chief Executive Officer
William F. Kacmarcik

Vice President
Merle R. Patenaude, Jr.

Assistant Vice President
William J. McIver

Assistant Treasurer
Judith H. Avery

Clerk
Douglas S. Hatfield, Jr.

Assistant Branch Manager
Nancy St. Laurent

DIRECTORS

* Gordon J. Allen
Alfred G. Chandler
* Duane J. Clement
Clarence W. Edmunds
* Douglas S. Hatfield, Jr.
Daniel G. Hingston
Robert J. Johnson
* William F. Kacmarcik
Paul F. Kerber
* Donald E. Knapton
Milton H. Morris
Merle R. Patenaude, Jr.
* Richard W. Withington
Samuel C. Zachos

* Investment Committee Members

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET
JAFFREY, NH 03452
Tel. 532-7788

(Year of Incorporation - 1865)

BRANCHES

Main Street
Rindge, NH 03461

Central Square
Troy, NH 03465

OFFICERS

President
Robert W. Allen

Vice Presidents
Wayne Gordon
William R. Spaulding

Treasurer
Dennis P. O'Loughlin

Assistant Vice Presidents
Larraine Caswell
Forrest Kimball
Patricia Sawtelle

Assistant Treasurers
Kathleen Halfpenny
Eleanor Maki
Dorothy Richards
Joann St. Pierre

Assistant Mortgage Officer
Lisa Digweed

DIRECTORS

* Robert W. Allen
Christopher V. Bean
Delcie D. Bean
Reynold A. Belletete
* Archie L. Coll
Charles H. Griswold
* B. Leonard Krause
D. Glyn Millard
Walter Petersen
* Francis X. Quinlan

* Investment Committee Members

LITTLETON

INDIAN HEAD BANK NORTH
160 MAIN STREET
LITTLETON, NH 03561
Tel. 444-6521

(Year of incorporation - 1923)

BRANCHES

Main Street
Bethlehem, NH 03574

Main Street
Conway, NH 03818

240 Main Street
Lisbon, NH 03585

Route 16
North Conway, NH 03860

Main Street
North Conway, NH 03860

Indian Mound Shopping Center
Ossipee, NH 03864

Main Street
Franconia, NH 03580

55 Central Street
Woodsville, NH 03785

OFFICERS

Chairman of the Board
Arthur F. Brown, Jr.

President
Joseph R. Richard

Executive Vice President
Francis Deasy

Executive Vice President/Loan Dept.
Willard G. Bromage, Jr.

Senior Vice President/Treasurer
James E. Tibbetts

Vice Presidents
Stephen E. Colby
Daniel J. Cullen
Herbert E. Hall, Jr.
Loretta G. Silver
A. Frank Stiegler, III

Assistant Vice President
David A. Canedy

Assistant Treasurers
Nancy A. Dickowski
Lillian Sylvestre

Consumer Loan Officer
Fred A. Page

Loan Officers
Barbara A. Ashley
Dorothy W. Belmore
John S. Cobb
Helen Mason

Mortgage Loan Officers
Drew Cardinal
Mark Young

Operations Officer
Barbara Luoma

Trust Officer
Marlene Gallinelli

DIRECTORS

* Arthur F. Brown, Jr.
Luigi J. Castello
Frank G. Clark, Jr.
* Calvin J. Coleman
Winton J. Eastman
* Laurent F. Fournier
* Ralph L. Grindle, Jr.
Kenneth M. Grout
David R. Hastings, II
Joseph R. Richard
* Wayne R. Ruggles
Herbert Schneider
* Peter W. Smith
* John H. Tilton
T. Borden Walker
* Richard G. White
Robert Whitney, Jr.
Wendell D. Woodbury

* Investment Committee Members

LONDONDERRY

LONDONDERRY BANK AND TRUST COMPANY
ROUTE 102 Tel. 434-4576
LONDONDERRY, NH 03053

(Year of Incorporation - 1972)

BRANCH

Rtes. 111 & 111A
Windham, NH 03087

OFFICERS

Chairman of the Board/President
Richard M. Ford

Vice President/Treasurer
Robert R. McLean

Assistant Comptroller
Kathleen R. Spence

Administrative Assistants
Mary Morgan
Beverly A. Zulueta

DIRECTORS

Edward Burke
* Robert W. Evans
Robert G. Kenevel
Bruce R. Larson
* Lansing Mallett
Leo Masse
* William O. Merrill
* Carl Noyes
William C. Patrick
Norman Russell
* Ferne Schmidtchen
Gerald Vecchione
James L. Wray

* Investment Committee Members

MANCHESTER

BANKEAST
1100 ELM STREET
MANCHESTER, NH 03105
Tel. 624-6000

(Year of Incorporation - 1891)

BRANCHES

South Willow Plaza
South Willow Street
Manchester, NH 03103

South River Road
Bedford, NH 03102

7 McGregor Street
Manchester, NH 03102

295 Main Street
Nashua, NH 03061

122 Northeast Boulevard
Nashua, NH 03062

223 Lowell Road
Hudson, NH 03051

116 North Main Street
Concord, NH 03301

OFFICERS

Chairman of the Board/CEO
Walter N. DeWitt

President/Treasurer/Trust Off.
Paul F. Leaming

Regional President
George T. Hamilton

Senior Vice President/P.B.G.
Bowman C. Wingard

Senior Vice President/C.B.G.
Francis J. Haines, Jr.

Senior Vice President
Peter C. Anderson

Vice President, Govern. Services
Charles L. Abbe

Vice President/Munic. Fin. Mgr.
John E. Prewitt

Vice President, Personal Banking
John O. Roberts

Vice President/Retail Services Mgr.
Corinne P. Landry

Ass't. V. P./Loan Origination Mgrs.
Thelma G. McNamara
Thomas L. Parrott

Ass't. V. P./Operations Officer
Charles McKew

Ass't. V. P./Loan Officer
Michael Chisholm

Credit Card Manager
Doris Genest

Personal Banking Officers
Saundra B. Hafford
Louis V. Hebert
Diane A. Lavigne
Arthur J. Letendre
Victor J. Levesque
Regina McLaurin

Commercial Banking Officers
Ronald H. Covey, Jr.
Charles E. Gorhan
Timothy D. Holt
Gail Linehan
Corinne J. Tremblay

DIRECTORS

* Richard C. Beaulieu

* William H. Craig

* Walter N. DeWitt

* Michael H. Foster

* Martin L. Gross

* Bruce M. Keller

* Donald R. Lavallee

* Paul F. Leaming

* John I. Snow

* Raymond F. Truncellito

* Investment Committee Members

MEREDITH

BANKEAST/LAKES REGION
ROUTE 25
MEREDITH, NH 03253
Tel. 279-7954

(Year of Incorporation - 1974)

OFFICERS

Chairman of the Board
Leonard M. Foster

President
John I. Snow

Executive Vice President/CEO
Bruce U. Sanderson

Vice President/Senior Loan Officer
David A. Reilly

Assistant Vice President
Nancy W. Moscardini

Customer Service Officer
Sally A. Ludwick

DIRECTORS

* Clyde C. Brown
Richard D. Comstock
Walter N. DeWitt
* Lucien R. Dulac
* Leonard M. Foster
* Earle D. Hardy
Robert E. Heath
* William F. Richards, Jr.
John I. Snow
Emma Watts

* Investment Committee Members

MEREDITH

MEREDITH BANK & TRUST
1 BAY POINT
MEREDITH, NH 03253
Tel. 279-7907

(Year of incorporation - 1924)

BRANCHES

North Main Street
Ashland, NH 03217

Route 25
Moultonboro, NH 03254

OFFICERS

Chairman of the Board
Denley W. Emerson

President/Chief Executive Officer
Richard G. Gilcreast

Vice President
Russell P. Brown

Vice President/Treasurer
Richard W. Gammons

Loan Officer
Marjorie E. Greemore

Administrative Officer
Judith S. Glover

Assistant Operations Officer
Mary R. Crosby

DIRECTORS

John B. Anderson
Neil A. Cowan
* Denley W. Emerson
* Gordon M. Foss
* Richard G. Gilcreast
* A. Walter Hill
Christine P. Powers
* David S. Sticht
David L. Thun
* Harry A. Wallace
James A. Wallace

* Investment Committee Members

NASHUA

NASHUA TRUST COMPANY
194 MAIN STREET
NASHUA, NH 03061
Tel. 882-2755

(Year of incorporation - 1889)

BRANCHES

33 Coliseum Avenue
Nashua, NH 03063

238 Main Street
Nashua, NH 03060

71 Lowell Road
Hudson, NH 03051

D. W. Highway South
Nashua, NH 03060

OFFICERS

Chairman of the Board/CEO
Robert J. Cross

President
Norman B. Storrs

Sr. V. P./Treas./Sec.
Donald F. Guertin

Vice President/Trust Officer
William M. Prizer, III

Vice Presidents
David P. Bingham
Conrad L. Dionne
Paul E. LeClair
Mark E. Leonardi
James H. Munroe
Robert R. Pinsonneault
Donald H. Perham

Ass't. Vice Presidents
Conrad E. Thibault
Albert G. Trudeau
Joseph J. Wentworth

Assistant Treasurer
Evelyn C. Loraine

Trust Officer
Harry G. Lock

Assistant Trust Off.
Kevin E. Keegan

Auditor
John M. Noftle

DIRECTORS

* Joseph A. Bellavance
* Leon P. Brassard
* Gilbert Bucknam
* Daniel C. Chisholm
* Robert J. Cross
* Donald W. Erion
* David C. Hamblett
* Raymond A. Labombarde
* James A. Lyons
* A. Byron Mansfield
* Raymond H. Marcotte
* John J. Singer, Jr.
* Norman B. Storrs
* William R. Swart
* Samuel A. Tamposi
* William W. Zechel

* Investment Committee Members

NEW LONDON

THE NEW LONDON TRUST COMPANY
MAIN STREET
NEW LONDON, NH 03257
Tel. 526-2535

(Year of Incorporation - 1958)

BRANCHES

Cricenti's Market
Newport Road
New London, NH 03257

Currier & Phelps
Andover, NH 03216

Danbury General Store
Routes 4 & 104
Danbury, NH 03230

Gardner's Store
Route 11
Georges Mills, NH 03751

Lake Sunapee Trading Post
Route 103
Newbury, NH 03255

OFFICERS

President
William F. Kidder

Vice Presidents
Robert E. Belanger
James C. Cleveland

Exec. Vice President/Treasurer
William F. Kidder, Jr.

Ass't. Treasurer/Loan Off.
Lois S. Shaw

Ass't Treasurer/Cust. Ser. Off.
Rae F. Voss

Clerk
Herbert O. Williams

Loan Officer
Debra W. Sias

Operations Officer
Charles R. Sanderson

DIRECTORS

* James C. Cleveland
* Frank N. Cricenti
* Claude E. Gardner
Amos E. Johnson
William F. Kidder
William F. Kidder, Jr.
Chandler M. Perkins
Herbert O. Williams

* Investment Committee Members

NORTH CONWAY

NORTH CONWAY BANK
240 MAIN STREET
NORTH CONWAY, NH 03860
Tel. 356-5466

(Year of Incorporation - 1900)

BRANCHES

Route 16
Glen, NH 03838

Route 302
North Conway, NH 03860

Route 16
West Ossipee, NH 03890

OFFICERS

President
S. Jean Fernandez

Executive Vice President
Frank J. Connolly, Jr.

Vice President
Earl P. Osgood

Treasurer
Richard L. Van Dyne

Mortgage Officer
Thomas W. Crompton

Ass't. Mortgage Officer
Meredith W. Christie

Instalment Loan Officer
John H. Small, Jr.

Bus. Dev./Oper. Officer
Kenneth C. Sykes

Data Proc. Officer
Robert L. Parrish, Jr.

Assistant Treasurer
William G. Edmunds

Marketing Officer
Rosemarie Prebor

DIRECTORS

* S. Jean Fernandez
L. Hamlin Greene
* Earl P. Osgood
* Donald H. Pocock
George C. Weston

* Investment Committee Members

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET - ROUTE 38
PELHAM, NH 03076
Tel. 635-3545

(Year of Incorporation - 1968)

BRANCHES

529 South Broadway
Salem, NH 03079

Indian Rock Road, Route 111
Windham, NH 03087

OFFICERS

President and Chairman of the Board
Louis Fineman

First Vice President
George Harris

Senior Vice President
Patricia McArdle

Vice Presidents
Paul Santos
Allan D. Virr

Assistant Vice Presidents
Florice Howes
Laura Pepa

Treasurer
William A. McNamara

Assistant Treasurers
June Lawrence
Raymond Wrobel

Clerk
Theodore L. Russem

DIRECTORS

* Ralph S. Boutwell
* William H. Brady, Jr.
* Claude L. Captell
* Louis Fineman
* Bradford Fox
* George Harris
* Willis S. Low
* William A. McNamara
* Titus Plomaritis
* Theodore L. Russem

* Investment Committee Members

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
47 PLAISTOW ROAD
PLAISTOW, NH 03865
Tel. 382-6511

(Year of Incorporation - 1967)

BRANCHES

Route 111
Kingston, NH 03848

Route 121
Hampstead, NH 03841

Route 121
Atkinson, NH 03811

OFFICERS

Chairman of the Board
Daniel H. Andernacht

Vice Chairman of the Board
Kevin King

President
Richard W. Fletcher

Exec. V. P./Treasurer
Thomas E. Quinlan

Ass't. Vice Presidents
David N. Gauron
Philip C. Plante
Bruce A. Sloan

Ass't. Treasurers
Steven M. Caputo
Paula M. Dowd
Barbara M. Mor[illegible]

DIRECTORS

Daniel H. Andernacht
Theodore Baratt
* William S. Bartlett, Jr.
Richard W. Fletcher
* James F. Grimes
Peter G. Hurd
Kevin King
Raymond E. Moore
John R. Pichowicz
* Nicholas Pichowicz
* Bernard R. Senter
* Wilfred C. Senter

* Investment Committee Members

PORTSMOUTH

INDIAN HEAD BANK AND TRUST COMPANY

3 PLEASANT STREET
PORTSMOUTH, NH 03801

Tel. 436-4110

(Year of Incorporation - 1855)

BRANCHES

97 Water Street
Exeter, NH 03833

60 Portsmouth Avenue
Exeter, NH 03833

140 Main Street
Newmarket, NH 03857

6 Epping Street
Raymond, NH 03077

Main Street
Epping, NH 03042

3 Pleasant Street
Portsmouth, NH 03801

Pease AFB Facility
Rockingham Drive
Portsmouth, NH 03801

Islington Street
Portsmouth, NH 03801

Lafayette Road
Portsmouth, NH 03801

66 South Main Street
Rochester, NH 03867

Route #4
Northwood, NH 03261

264 Lafayette Road
Hampton, NH 03842

OFFICERS

President/Chief Exec. Officer
Bradford F. Alden

Executive Vice President
Marshall A. Tebbetts

Executive Vice President/CAO
Ronald J. Rioux

Senior Vice Presidents
Edward W. Johnson
David R. Trayers

Vice Presidents
Donald L. Allen
Donald R. Brabant
Joel F. Koch
Phyllis M. Perkins
Richard L. Semprini

Assistant Vice Presidents
John E. Davis
Jonathan K. Ellis
Patricia M. Fernandes
Robert A. Pearson

Ass't. V. P./Trust Officer
Richard G. Kaiser

Ass't. V. P./Branch Managers
John A. Fenton
William W. Hughes
Charles S. Sherman

Loan Officer
Scott D. Cote

Mortgage Officer
Carol A. Turcotte

Credit Officer
John W. Dixon

Personnel Representative
Karen A. Richard

Assistant Loan Officer
Lorraine E. Tobin

Assistant Managers
Arleen G. Clark
Diane B. Fraser
Margaret M. Plumer

Ass't. Operations Officer
Irene L. Boisvert

Branch Managers
Leo Bergeron
Lawrence H. Cowan
Denise I. Delnicki
William T. Martin
Charles A. Walker

Supervisors
Ethel Baker
Ann French
Janet Keane
Sheryl Reppe

DIRECTORS

* Bradford F. Alden
Robert E. Barney
* Ferris J. Bavicchi
Louis E. Bergeron
Carl W. Brewitt
Francis J. Costello
Roland P. Cullen
John J. Dineen
* Albert J. Ferron
Robert H. Fillon
R. Dexter Goodrich
* Herbert A. Grant, Jr.
* J. Paul Griffin
Paul J. Holloway, Jr.
Russell H. McGuirk
Harry MacLeod, Jr.
* Raymond R. Ouellette
Robert A. Shaines
John M. Ware
Morris Weinstein

* Investment Committee Members

SALEM

ROCKINGHAM COUNTY TRUST CO.
267 SOUTH BROADWAY
SALEM, NH 03079
Tel. 893-6141

(Year of Incorporation - 1969)

BRANCH

220 North Broadway
Salem, NH 03079

OFFICERS

Chairman of the Board
Robert L. Gable

President
Frank J. Murray

Senior Vice President
Paul C. Rizzi

Vice President
John C. Tommasi

Treasurer
Russell W. Matson

Assistant Vice President
Robert Conley

Loan Administration Officer
Debora M. Cote

Operations Officer
Muriel M. Cote

Auditor
Karen E. Uva

DIRECTORS

William A. Brown
* Frances E. Burke, Sr.
* Robert L. Gable
Barbara A. Hajjar
Carnick H. Kachadorian
Lawrence J. Kealey
George J. Khoury
Roland C. Larochelle
Clarence W. Merrill
* Frank J. Murray
Berge M. Nalbandian
Frank V. Sandberg
A. Martin Simensen
* Lewis F. Soule
Harry A. Tatone
Kasmir E. Ulaky
* Douglas R. Watts

* Investment Committee Members

SEABROOK

SEABROOK BANK AND TRUST COMPANY
LAFAYETTE ROAD
SEABROOK, NH 03874
Tel. 474-5501

(Year of Incorporation - 1975)

BRANCH

Routes 286 & 1A
Seabrook, NH 03874

OFFICERS

Chairman of the Board
Wilfred L. Sanders, Jr.

President
Thomas M. Whelan

Senior Vice President
Arthur S. Woodman

Vice President/Comptroller
Richard A. Willey

Assistant Vice Presidents
Mark A. Anderson
James B. Helps

Mortgage Officer
Diana M. Van Zanten

DIRECTORS

Richard E. Blinn
John J. Cardarelli
* George S. Downer
Michael A. Kutlowski
Paul F. Leary
* Edward J. McDermott
* Francis J. Mahoney
Richard E. Noel
Robert F. Preston
Wilfred L. Sanders, Jr.
* Vernon R. Small
* Edward H. Tate, II
* Thomas M. Whelan

* Investment Committee Members

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET
SUNCOOK, NH 03275
Tel. 485-9564

(Year of Incorporation - 1916)

BRANCHES

Epsom Circle
Epsom, NH 03234

1288 Hooksett Road
Hooksett, NH 03106

OFFICERS

President
K. Donald Woodbury

Vice President/Treasurer
Ernest E. Coulombe

Vice Presidents
Allan F. Everson
A. David Poisson

Ass't. Vice Presidents
Ernest A. Bergevin
Roger A. Menard

Assistant Treasurers
Pauline Chroniak
Lawrence E. Labrie

P. R./Marketing
Melvin C. Blais

Assistant Trust Officer
Geneva G. Carrier

Auditor
Ronald P. Lafond

Computer Programmer
Richard T. Hebert

DIRECTORS

Laurent J. Boucher
* Ernest E. Coulombe
Gerard F. Cullerot
* Edward R. Cyr
William F. Edmonds
Charles F. Gordon
Arthur J. Labonville
Gerard H. Lavoie
* Lester W. LeBlanc
* K. Donald Woodbury
* Robert S. Yeaton

* Investment Committee Members

WEARE

FIDUCIARY TRUST CO. OF NEW HAMPSHIRE
C/O JOSEPH A. MILLIMET, 1850 ELM STREET
MANCHESTER, NH 03105
Tel. 669-1000

(Year of Incorporation - 1958)

OFFICERS

President
Domenic J. Scalise

Treasurer
John W. McCarthy

Secretary
Joseph A. Millimet

DIRECTORS

John S. Holland

Florence A. Kearns

John W. McCarthy

Joseph A. Millimet

Domenic J. Scalise

WHITEFIELD

THE WHITEFIELD SAVINGS BANK & TRUST COMPANY
60 KING'S SQUARE Tel. 837-2531
WHITEFIELD, NH 03598

(Year of incorporation - 1891)

OFFICERS

Chairman of the Board
Allison H. Nevers

President
Francis D. Roy

Vice President
C. Frederick Astie

Treasurer
Mary E. Hennessey

Loan Officer
James E. McLaren

Manager, Data Processing
Charlene C. McGee

Compliance & Assistant Loan Off.
Stuart W. Hamilton

DIRECTORS

- * C. Frederick Astie
- * Charles W. Farrington
- Forrest G. Flanders
- * Allison H. Nevers
- * Francis D. Roy

* Investment Committee Members

WOLFEBORO

KINGSWOOD TRUST AND SAVINGS BANK
CENTER STREET Tel. 569-4222
WOLFEBORO, NH 03894

(Year of incorporation - 1972)

OFFICERS

Chairman of the Board
George W. Walker

President/Treasurer
Robert F. Fournier

Senior Vice President
Robert E. Sager

Assistant Vice Presidents
Nancy M. Gardner
Bruce S. Seymour

Assistant Treasurers
Donna B. King
Theresa S. Peterson
Denis B. Plante
Kathleen L. Worthington

Secretary
Norris B. Harriman

DIRECTORS

- * Albert H. Dow
- * Robert F. Fournier
- * Norris B. Harriman
- * Donald H. McBride
- * Leslie C. Rankin
- William J. Roome, II
- Ralph J. Samaha
- Alan F. Skelley
- * Lawrence S. Toms
- George W. Walker

* Investment Committee Members

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING

CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

	CONSOLIDATED REPORT OF CONDITION	ALLENSTOWN THE FAMILY BANK & TRUST	BEDFORD THE BEDFORD BANK	BELMONT BELKNAP BANK & TRUST	BERLIN THE BERLIN CITY BANK	BERLIN NORTH COUNTRY BANK	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 1,069,735	$ 6,076,993	$ 3,804,747	$ 3,872,366	$ 1,075,041	1
2	U.S. Government obligations	....	3,809,171	503,174	8,839,887	....	2
3	U.S. Government agencies	....	....	2,025,977	4,839,919	....	3
4	State, county, municipal obligations	....	....	224,268	5,234,276	1,995,624	4
5	Other bonds, notes and debentures	....	10,578	....	1,289,153	8,080,677	5
6	Corporate stocks	....	....	500	3,090,051	335,542	6
7	Total securities	....	3,819,749	2,753,919	23,293,286	10,411,843	7
8	LESS: Premium and valuation reserves	....	....	....	....	....	8
9	Total securities net of premium and valuation reserves	....	3,819,749	2,753,919	23,293,286	10,411,843	9
10	Real estate loans	514,597	6,408,480	2,116,820	33,010,529	10,382,896	10
11	Other loans	1,210,346	11,287,740	18,934,834	13,757,431	4,196,899	11
12	Total loans	1,724,943	17,696,220	21,051,654	46,767,960	14,579,795	12
13	LESS: Valuation reserve	10,000	200,949	215,570	225,000	178,376	13
14	Total loans net of valuation reserve	1,714,943	17,495,271	20,836,084	46,542,960	14,401,419	14
15	Overdrafts	2,005	130,380	119,438	29,112	16,606	15
16	Federal funds sold & loans & securities purchased under agreement to resell	1,060,000	5,150,000	400,000	4,400,000	....	16
17	Bank premises (net)	196,779	452,948	638,498	993,851	460,903	17
18	Leasehold improvements (net)	....	....	5,594	....	....	18
19	Furniture, fixtures & equipment (net)	116,574	187,997	126,386	255,325	231,820	19
20	Total fixed assets	313,353	640,945	770,478	1,249,176	692,723	20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22	Other real estate owned (net)	....	....	841,555	289,697	120,899	22
23	Other assets	43,484	529,299	867,849	1,177,223	544,917	23
24	Total Assets	$ 4,203,520	$33,842,637	30,394,070	$80,853,820	$27,263,448	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 565,621	$ 4,539,416	$ 1,910,896	$ 5,294,253	$ 1,128,445	25
26 Time/savings deposits	2,829,039	24,776,303	25,373,080	66,100,332	24,061,695	26
27 Total deposits	3,394,660	29,315,719	27,283,976	71,394,585	25,190,140	27
28 Funds borrowed	....	3,271,295	235,208	3,734,154	....	28
29 Other liabilities	28,635	101,080	706,899	250,429	889,441	29
30 Reserve for bad debts - deferred tax	....	....	....	11,043	....	30
31 Total liabilities and reserves	3,423,295	32,688,094	28,226,083	75,390,211	26,079,581	31
32 Subordinated notes and debentures	....	100,000	....	....	....	32
EQUITY CAPITAL						
33 Preferred stock	....	297,000	....	....	....	33
34 Common stock	500,000	235,944	889,049	316,505	125,000	34
35 Surplus	250,000	260,711	1,045,373	1,000,000	675,000	35
36 Undivided profits	30,225	260,888	233,565	4,134,272	383,867	36
37 Reserve for contingencies and other capital reserves	....	....	....	12,832	....	37
38 Total capital	780,225	1,154,543	2,167,987	5,463,609	1,183,867	38
39 Total Liabilities and Capital Accounts	$ 4,203,520	$33,842,637	$30,394,070	$80,853,820	$27,263,448	39
	============	============	============	============	============	
GENERAL INFORMATION						
40 Surety coverage	$250,000	$400,000	$250,000	$1,000,000	$525,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$112,410	$345,025	$417,614	$715,295	$340,800	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$136,202	$1,943,079	$2,375,435	$5,959,399	$2,355,663	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.25	5.25	5.25	44
45 Special notice	....	5.75	5.75	6.00	5.50	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.00	46
47 Escrow funds	....	4.00	....	3.00	....	47
48 Clubs	Final payment	Final payment	5.25	5.25	5.00	48
49 Certificates of deposit	7.91 - 14.45	6.49 - 14.80	6.00 - 16.00	6.00 - 16.50	6.00 - 16.30	49
50 Money market certificates	7.91 - 14.05	8.23 - 14.61	8.00 - 16.00	8.124 - 13.669	8.50 - 12.60	50
51 Negotiated certificates	8.10 - 14.50	8.05 - 16.00	8.00 - 16.00	9.95 - 11.50	13.00	51

CONSOLIDATED REPORT OF CONDITION	BRISTOL THE BRISTOL BANK	CHARLESTOWN CONNECTICUT RIVER BANK	CLAREMONT CITY BANK & TRUST	COLEBROOK THE FIRST COLEBROOK BANK	DERRY DERRY BANK AND TRUST COMPANY	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 1,051,913	$ 1,010,890	$ 1,506,118	$ 1,668,721	$ 7,009,243	1
2 U.S. Government obligations	1,233,497	....	238,707	3,970,837	501,240	2
3 U.S. Government agencies	....	....	....	....	4,112,075	3
4 State, county, municipal obligations	63,000	1,016,900	....	942,564	1,861,734	4
5 Other bonds, notes and debentures	325,541	....	....	1,545,894	1,086,477	5
6 Corporate stocks	134,583	....	13,500	1,694,327	183,530	6
7 Total securities	1,756,621	1,016,900	252,207	8,153,622	7,745,056	7
8 LESS: Premium and valuation reserves	....	....	....	....	....	8
9 Total securities net of premium and valuation reserves	1,756,621	1,016,900	252,207	8,153,622	7,745,056	9
10 Real estate loans	10,571,097	5,107,677	3,643,241	12,756,760	10,317,159	10
11 Other loans	2,819,052	10,809,771	3,283,146	7,002,598	16,594,168	11
12 Total loans	13,390,149	15,917,448	6,926,387	19,759,358	26,911,327	12
13 LESS: Valuation reserve	100,000	129,675	81,545	228,000	263,980	13
14 Total loans net of valuation reserve	13,290,149	15,787,773	6,844,842	19,531,358	26,647,347	14
15 Overdrafts	6,043	24,000	38,270	2,018	66,662	15
16 Federal funds sold & loans & securities purchased under agreement to resell	275,000	2,300,000	800,000	2,350,000	600,000	16
17 Bank premises (net)	375,673	319,586	21,986	227,825	685,760	17
18 Leasehold improvements (net)	....	....	156,380	....	89,313	18
19 Furniture, fixtures & equipment (net)	243,388	127,685	64,036	133,527	418,747	19
20 Total fixed assets	619,061	447,271	242,402	361,352	1,193,820	20
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22 Other real estate owned (net)	158,925	83,603	64,750	1,938	....	22
23 Other assets	238,636	358,335	194,231	308,157	654,764	23
24 Total Assets	$17,396,348	$21,028,772	$ 9,942,820	$32,377,166	$43,916,892	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 1,912,969	$ 3,721,520	$1,126,511	$ 3,941,044	$ 5,714,414	25
26 Time/savings deposits	14,237,715	15,310,505	7,835,195	25,255,257	34,338,050	26
27 Total deposits	16,150,684	19,032,025	8,961,706	29,196,301	40,052,464	27
28 Funds borrowed	....	....	....	....	591,218	28
29 Other liabilities	250,980	52,164	229,955	263,765	467,347	29
30 Reserve for bad debts - deferred tax	....	20,236	....	....	....	30
31 Total liabilities and reserves	16,401,664	19,104,425	9,191,661	29,460,066	41,111,029	31
32 Subordinated notes and debentures	....	100,000	....	....	350,000	32
EQUITY CAPITAL						
33 Preferred stock	....	....	....	....	....	33
34 Common stock	266,835	162,500	425,000	142,170	358,555	34
35 Surplus	500,000	837,500	275,000	1,000,000	1,050,000	35
36 Undivided profits	227,849	802,705	51,159	1,774,930	897,308	36
37 Reserve for contingencies and other capital reserves	....	21,642	....	....	150,000	37
38 Total capital	994,684	1,924,347	751,159	2,917,100	2,805,863	38
39 Total Liabilities and Capital Accounts	$17,396,348	$21,028,772	$9,942,820	$32,377,166	$43,916,892	39
GENERAL INFORMATION						
40 Surety coverage	$450,000	$450,000	$300,000	$525,000	$525,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$306,043	$352,461	$146,906	$314,447	$831,824	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$1,257,128	$1,473,477	$828,939	$2,341,386	$3,051,169	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.25	5.25	5.25	44
45 Special notice	5.25	5.75	5.50	....	5.50	45
46 N.O.W.	5.25	....	5.00	....	5.25	46
47 Escrow funds	....	3.25	5.25	3.50	3.25	47
48 Clubs	2.00	5.25	4.00	5.00	5.00	48
49 Certificates of deposit	5.75 - 7.34	7.25 - 16.30	6.00 - 16.30	6.50 - 11.75	7.50 - 15.00	49
50 Money market certificates	7.429 - 13.669	8.20 - 12.70	8.403 - 13.959	8.403 - 16.104	9.40 - 15.00	50
51 Negotiated certificates	....	9.00 - 9.29	7.261 - 16.75	....	8.00 - 15.25	51

	CONSOLIDATED REPORT OF CONDITION	DURHAM	EXETER	GILFORD	HANOVER	HILLSBOROUGH	
		DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	VILLAGE BANK & TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 2,600,146	$ 6,660,368	$ 562,718	$ 1,947,825	$ 4,060,984	1
2	U.S. Government obligations	500,112	7,225,140	700,000	1,399,025	100,000	2
3	U.S. Government agencies	937,234	2,803,002	100,000	1,200,000	....	3
4	State, county, municipal obligations	1,282,778	13,830,913	....	3,517,309	82,000	4
5	Other bonds, notes and debentures	....	15,118	....	....	....	5
6	Corporate stocks	1,635,518	184,336	....	399,051	....	6
7	Total securities	4,355,642	24,058,509	800,000	6,515,385	182,000	7
8	LESS: Premium and valuation reserves	....	....	1,880	....	....	8
9	Total securities net of premium and valuation reserves	4,355,642	24,058,509	798,120	6,515,385	182,000	9
10	Real estate loans	8,095,304	36,740,670	1,155,957	10,741,961	3,478,545	10
11	Other loans	8,534,536	16,170,476	2,478,726	8,123,290	3,578,596	11
12	Total loans	16,629,840	52,911,146	3,634,683	18,865,251	7,057,141	12
13	LESS: Valuation reserve	100,000	602,779	19,100	160,075	58,407	13
14	Total loans net of valuation reserve	16,529,840	52,308,367	3,615,583	18,705,176	6,998,734	14
15	Overdrafts	8,396	54,054	3,000	83,800	14,396	15
16	Federal funds sold & loans & securities purchased under agreement to resell	2,500,000	1,000,000	980,000	100,000	2,800,000	16
17	Bank premises (net)	774,887	1,399,400	282,105	481,306	238,634	17
18	Leasehold improvements (net)	10,101	....	....	4,490	....	18
19	Furniture, fixtures & equipment (net)	149,077	277,416	195,288	140,223	107,170	19
20	Total fixed assets	934,065	1,676,816	477,393	626,019	345,804	20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22	Other real estate owned (net)	75,001	724,654	....	85,140	....	22
23	Other assets	143,759	1,488,529	70,828	558,303	171,274	23
24	Total Assets	$27,146,849	$87,971,297	$6,507,642	$28,621,648	$14,573,192	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 4,912,576	$13,317,798	$ 577,175	$ 2,988,107	$ 2,751,446	25
26 Time/savings deposits	20,043,008	65,404,843	4,889,583	20,942,349	10,545,581	26
27 Total deposits	24,955,584	78,722,641	5,466,758	23,930,456	13,297,027	27
28 Funds borrowed	163,523	933,436	32,707	1,306,291	....	28
29 Other liabilities	204,317	1,064,500	10,902	399,470	120,139	29
30 Reserve for bad debts - deferred tax	....	(1,113)	111,467	....	....	30
31 Total liabilities and reserves	25,323,424	80,719,464	5,621,834	25,636,217	13,417,166	31
32 Subordinated notes and debentures	....	....	....	....	....	32
EQUITY CAPITAL						
33 Preferred stock	....	....	....	....	....	33
34 Common stock	250,000	600,000	500,000	200,000	346,500	34
35 Surplus	300,000	1,312,000	250,000	1,816,284	421,795	35
36 Undivided profits	1,273,425	5,339,833	135,808	963,213	387,731	36
37 Reserve for contingencies and other capital reserves	....	....	....	5,934	....	37
38 Total capital	1,823,425	7,251,833	885,808	2,985,431	1,156,026	38
39 Total Liabilities and Capital Accounts	$27,146,849	$87,971,297	$6,507,642	$28,621,648	$14,573,192	39
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GENERAL INFORMATION						
40 Surety coverage	$450,000	$5,000,000	$250,000	$450,000	$300,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$448,643	$1,204,889	$149,423	$391,371	$223,409	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$1,657,041	$5,496,000	$179,043	$1,758,074	$919,861	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.25	5.25	5.25	44
45 Special notice	....	5.75	....	5.50	5.75	45
46 N.O.W.	5.25	5.25	5.25	5.25	....	46
47 Escrow funds	....	3.25	....	5.25	....	47
48 Clubs	Final payment	5.00 - 5.25	....	5.25	Final payment	48
49 Certificates of deposit	6.00 - 16.30	6.00 - 16.55	9.25 - 14.35	6.00 - 8.00	6.00 - 15.95	49
50 Money market certificates	8.40 - 14.379	8.40 - 13.669	8.40 - 13.66	6.00 - 15.00	6.00 - 13.17	50
51 Negotiated certificates	7.25 - 11.50	8.375 - 15.25	9.00 - 14.25	8.00	6.00 - 9.12	51

CONSOLIDATED REPORT OF CONDITION	JAFFREY	LITTLETON	LONDONDERRY	MANCHESTER	MEREDITH	
	THE MONADNOCK BANK	INDIAN HEAD BANK NORTH	LONDONDERRY BANK AND TRUST COMPANY	BANKEAST	BANKEAST/ LAKES REGION	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 2,880,082	$11,162,615	$ 430,353	$ 37,097,236	$ 796,059	1
2 U.S. Government obligations	5,464,317	8,738,937	1,234,638	15,359,534	769,875	2
3 U.S. Government agencies	242,143	5,681,401	448,576	5,739,148	200,000	3
4 State, county, municipal obligations	835,658	5,237,828	....	1,243,349	45,200	4
5 Other bonds, notes and debentures	786,613	252,550	....	155,910	....	5
6 Corporate stocks	547,324	211,317	....	81,961	....	6
7 Total securities	7,876,055	20,122,033	1,683,214	22,579,902	1,015,075	7
8 LESS: Premium and valuation reserves	....	....	....	....	....	8
9 Total securities net of premium and valuation reserves	7,876,055	20,122,033	1,683,214	22,579,902	1,015,075	9
10 Real estate loans	25,549,613	32,991,629	2,422,957	77,620,573	2,744,888	10
11 Other loans	12,385,789	25,425,035	6,687,740	58,682,267	5,882,529	11
12 Total loans	37,935,402	58,416,664	9,110,697	136,302,840	8,627,417	12
13 LESS: Valuation reserve	264,965	526,254	82,028	1,434,112	26,188	13
14 Total loans net of valuation reserve	37,670,437	57.890,410	9,028,669	134,868.728	8,601,229	14
15 Overdrafts	47,164	31,123	24,667	318,050	4,890	15
16 Federal funds sold & loans & securities purchased under agreement to resell	1,150,000	....	950,000	12,600,000	600,000	16
17 Bank premises (net)	1,339,835	2,193,126	346,150	6,209,311	582,003	17
18 Leasehold improvements (net)	....	34,149	19,879	251,122	....	18
19 Furniture, fixtures & equipment (net)	357,034	629,241	114,861	1,251,702	178,461	19
20 Total fixed assets	1,696,869	2,856,516	480,890	7,712,135	760,464	20
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22 Other real estate owned (net)	81,830	510,780	137,511	123,488	2,571	22
23 Other assets	509,663	2,098,249	284,981	2,834,242	186,201	23
24 Total Assets	$51,912,100	$94,671,726	$13,020,285	$218,133,781	$11,966,489	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 5,848,223	$14,178,860	$ 2,452,083	$ 27,542,922	$ 1,964,977	25
26 Time/savings deposits	41,204,504	68,651,230	8,890,043	170,807,042	7,831,673	26
27 Total deposits	47,052,727	82,830,090	11,342,126	198,349,964	9,796,650	27
28 Funds borrowed	5,146	3,940,143	310,818	5,132,716	76,221	28
29 Other liabilities	397,373	1,512,078	236,229	1,298,490	1,171,014	29
30 Reserve for bad debts - deferred tax	....	20,495	....	....	....	30
31 Total liabilities and reserves	47,455,246	88,302,806	11,889,173	204,781,170	11,043,885	31
32 Subordinated notes and debentures	....	....	300,000	....	....	32
EQUITY CAPITAL						
33 Preferred stock	....	....	....	....	....	33
34 Common stock	720,705	1,500,000	487,500	2,000,000	312,500	34
35 Surplus	2,000,000	1,885,000	332,696	9,392,677	527,473	35
36 Undivided profits	1,736,149	2,983,920	6,068	1,959,934	82,631	36
37 Reserve for contingencies and other capital reserves	....	....	4,848	....	....	37
38 Total capital	4,456,854	6,368,920	1,131,112	13,352,611	922,604	38
39 Total Liabilities and Capital Accounts	$51,912,100	$94,671,726	$13,020,285	$218,133,781	$11,966,489	39
GENERAL INFORMATION						
40 Surety coverage	$500,000	$4,000,000	$5,000,000	$5,000,000	$5,000,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$630,152	$1,431,174	$294,868	$4,376,398	$270,516	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$3,796,938	$6,139,148	$783,115	$14,197,038	$963,264	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.25	5.25	5.25	44
45 Special notice	....	5.50	5.75	5.75	5.75	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	....	....	....	5.00	5.00	47
48 Clubs	5.25	4.00	5.25	5.25	5.25	48
49 Certificates of deposit	5.75 - 16.30	5.25 - 15.05	6.26 - 14.80	6.00 - 16.55	6.50 - 16.55	49
50 Money market certificates	7.429 - 13.669	8.326 - 14.80	8.403 - 14.096	13.23 - 8.40	8.48 - 13.67	50
51 Negotiated certificates	8.00 - 16.50	8.00 - 14.75	8.25 - 15.25	....	....	51

	CONSOLIDATED REPORT OF CONDITION	MEREDITH	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	
		MEREDITH BANK & TRUST	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 2,689,410	$ 16,396,812	$ 1,169,733	$ 3,448,747	$14,932,539	1
2	U.S. Government obligations	918,319	3,998,572	1,573,639	2,439,896	18,024,910	2
3	U.S. Government agencies	2,512,398	600,000	500,000	1,600,920	1,649,570	3
4	State, county, municipal obligations	23,500	12,835,910	1,842,262	7,182,822	1,145,434	4
5	Other bonds, notes and debentures	....	5,000	2,107,000	....	....	5
6	Corporate stocks	151,245	....	735,630	2,769,337	8,548,547	6
7	Total securities	3,605,462	17,439,482	6,758,531	13,992,975	29,368,461	7
8	LESS: Premium and valuation reserves	....	....	....	....	....	8
9	Total securities net of premium and valuation reserves	3,605,462	17,439,482	6,758,531	13,992,975	29,368,461	9
10	Real estate loans	2,902,563	31,491,991	16,196,038	12,988,257	13,621,218	10
11	Other loans	4,554,870	85,960,679	7,410,487	9,294,915	10,783,644	11
12	Total loans	7,457,433	117,452,670	23,606,525	22,283,172	24,404,862	12
13	LESS: Valuation reserve	39,761	1,306,991	477,332	288,103	216,107	13
14	Total loans net of valuation reserve	7,417,672	116,145,679	23,129,193	21,995,069	24,188,755	14
15	Overdrafts	2,330	165,932	21,353	12,018	22,779	15
16	Federal funds sold & loans & securities purchased under agreement to resell	1,600,000	16,500,000	4,800,000	....	8,500,000	16
17	Bank premises (net)	300,469	1,861,332	841,711	423,524	180,433	17
18	Leasehold improvements (net)	6,988	233,470	10,219	....	260,688	18
19	Furniture, fixtures & equipment (net)	215,399	1,212,618	241,874	190,332	172,814	19
20	Total fixed assets	522,856	3,307,420	1,093,804	613,856	613,935	20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22	Other real estate owned (net)	91,610	474,257	29,696	42,720	255,500	22
23	Other assets	403,446	2,197,849	522,112	541,717	1,091,506	23
24	Total Assets	$16,332,786	$172,627,431	$37,524,422	$40,647,102	$78,973,475	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 2,560,638	$ 22,828,788	$ 4,322,326	$ 7,226,579	$ 7,687,551	25
26 Time/savings deposits	9,634,172	133,778,867	29,009,444	27,991,935	49,467,290	26
27 Total deposits	12,194,810	156,607,655	33,331,770	35,218,514	57,154,841	27
28 Funds borrowed	2,547,442	....	852,950	145,186	15,656,740	28
29 Other liabilities	370,097	2,394,884	501,242	165,409	1,261,114	29
30 Reserve for bad debts - deferred tax	....	....	106,453	37,491	411,824	30
31 Total liabilities and reserves	15,112,349	159,002,539	34,792,415	35,566,600	74,484,519	31
32 Subordinated notes and debentures	....	....	200,000	....	....	32
EQUITY CAPITAL						
33 Preferred stock	....	....	....	....	....	33
34 Common stock	200,000	874,905	282,125	100,000	368,580	34
35 Surplus	400,000	9,000,000	674,875	700,000	1,983,142	35
36 Undivided profits	620,437	3,749,987	1,229,773	4,239,844	2,080,386	36
37 Reserve for contingencies and other capital reserves	....	....	345,234	40,658	56,848	37
38 Total capital	1,220,437	13,624,892	2,732,007	5,080,502	4,488,956	38
39 Total Liabilities and Capital Accounts	$16,332,786	$172,627,431	$37,524,422	$40,647,102	$78,973,475	39
GENERAL INFORMATION						
40 Surety coverage	$1,000,000	$1,800,000	$675,000	$525,000	[illegible]00,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$312,138	$2,582,958	$492,405	$676,776	671,809	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$683,769	$12,072,388	$3,078,526	$2,263,699	$[illegible]587,496	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.25	5.25	5.25	44
45 Special notice	....	5.75	....	5.75	5.75	45
46 N.O.W.	5.25	5.25	5.25	5.25	....	46
47 Escrow funds	....	3.25	....	5.25	3.25	47
48 Clubs	5.00	5.25	Bonus Plan	5.00	Final Payment	48
49 Certificates of deposit	6.00 - 6.30	6.00 - 14.80	5.75 - 14.55	8.403 - 16.10[illegible]	6.00 - 15.00	49
50 Money market certificates	8.32 - 16.25	8.51 - 14.21	8.403 - 14.610	6.00 - 14.[illegible]	8.00 - 15.00	50
51 Negotiated certificates	7.50 - 14.00	8.125 - 14.25	....	7.50 - 15.00	8.00 - 16.00	51

	CONSOLIDATED REPORT OF CONDITION	PLAISTOW	PORTSMOUTH	SALEM	SEABROOK	SUNCOOK	
		PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SUNCOOK BANK	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 4,833,196	$ 5,975,305	$ 3,637,408	$ 3,549,902	$ 6,862,600	1
2	U.S. Government obligations	431,106	12,364,011	4,197,487	408,432	1,651,088	2
3	U.S. Government agencies	702,907	5,211,540	2,848,731	1,499,690	4,245,081	3
4	State, county, municipal obligations	195,555	4,958,164	1,768,920	200,000	5,099,420	4
5	Other bonds, notes and debentures	....	8,371,635	....	1,391,389	....	5
6	Corporate stocks	265,780	1,192,161	901,516	29,250	27,000	6
7	Total securities	1,595,348	32,097,511	9,716,654	3,528,761	11,022,589	7
8	LESS: Premium and valuation reserves	....	....	145,000	....	....	8
9	Total securities net of premium and valuation reserves	1,595,348	32,097,511	9,571,654	3,528,761	11,022,589	9
10	Real estate loans	8,439,269	52,550,148	4,564,404	7,606,811	26,858,580	10
11	Other loans	7,246,843	58,430,100	12,808,463	6,868,523	10,552,514	11
12	Total loans	15,686,112	110,980,248	17,372,867	14,475,334	37,411,094	12
13	LESS: Valuation reserve	159,402	928,000	82,501	170,973	330,032	13
14	Total loans net of valuation reserve	15,526,710	110,052,248	17,290,366	14,304,361	37,081,062	14
15	Overdrafts	5,314	92,604	75,191	30,544	14,814	15
16	Federal funds sold & loans & securities purchased under agreement to resell	4,000,000	....	600,000	4,200,000	7,000,000	16
17	Bank premises (net)	822,276	1,433,379	184,161	284,655	700,469	17
18	Leasehold improvements (net)	44,077	655,031	86,781	85,106	....	18
19	Furniture, fixtures & equipment (net)	235,738	868,832	321,294	182,419	173,570	19
20	Total fixed assets	1,102,091	2,957,242	592,236	552,180	874,039	20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22	Other real estate owned (net)	206,766	103,863	45,572	....	314,221	22
23	Other assets	299,778	4,665,373	517,573	247,640	821,485	23
24	Total Assets	$27,569,203	$155,944,146	$32,330,000	$26,413,388	$63,990,810	24

LIABILITIES AND CAPITAL ACCOUNTS						
25 Demand deposits	$ 6,234,131	$ 24,251,451	$ 5,308,126	$ 6,783,108	$ 7,524,822	25
26 Time/savings deposits	19,081,046	111,425,174	23,301,210	17,805,313	51,490,859	26
27 Total deposits	25,315,177	135,676,625	28,609,336	24,588,421	59,015,681	27
28 Funds borrowed	91,288	5,405,279	326,698	54,219	....	28
29 Other liabilities	120,853	4,943,021	499,629	216,696	795,257	29
30 Reserve for bad debts - deferred tax	....	23,335	....	....	42,831	30
31 Total liabilities and reserves	25,527,318	146,048,260	29,435,663	24,859,336	59,853,769	31
32 Subordinated notes and debentures	....	....	600,000	124,000	....	32
EQUITY CAPITAL						
33 Preferred stock	....	....	....	197,500	....	33
34 Common stock	239,345	2,410.000	392,750	573,425	380,380	34
35 Surplus	522,413	3,376,520	1,226,500	299,905	1,555,478	35
36 Undivided profits	1,280,127	4,109,366	675,087	359,222	2,201,183	36
37 Reserve for contingencies and other capital reserves	....	....	....	....	....	37
38 Total capital	2,041,885	9,895,886	2,894,337	1,554,052	4,137,041	38
39 Total Liabilities and Capital Accounts	$27,569,203	$155,944,146	$32,330,000	$26,413,388	$63,990,810	39
GENERAL INFORMATION						
40 Surety coverage	$450,000	$3,000,000	$530,000	$1,650,000	$825,000	40
41 Total compensation paid to officers and employees (including directors' fees)	$576,953	$2,269,255	$485,263	$485,848	$771,433	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$1,298,393	$9,382,666	$2,120,946	$1,545,773	$4,473,120	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.25	5.25	5.00 - 5.25	5.25	5.25	44
45 Special notice	5.75	5.75	5.50	5.75	5.75	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	3.00	....	3.00	....	3.25	47
48 Clubs	4.00 - 5.25	5.25	5.25	5.25	5.00	48
49 Certificates of deposit	6.66 - 14.85	5.25 - 7.75	6.50 - 14.75	6.26 - 15.55	6.00 - 15.55	49
50 Money market certificates	8.403 - 14.61	8.403 - 13.669	8.403 - 14.610	8.403 - 13.669	8.40 - 13.66	50
51 Negotiated certificates	7.25 - 14.55	8.00 - 13.25	6.00 - 14.05	7.50 - 13.098	10.00	51

	CONSOLIDATED REPORT OF CONDITION	WEARE FIDUCIARY TRUST CO. OF NEW HAMPSHIRE	WHITEFIELD WHITEFIELD SAVINGS BANK & TRUST COMPANY	WOLFEBORO KINGSWOOD TRUST AND SAVINGS BANK			
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$88,061	$ 1,481,179	$ 6,987,196			1
2	U.S. Government obligations	....	884,510	4,071,948			2
3	U.S. Government agencies	....	237,045	1,072,762			3
4	State, county, municipal obligations	....	480,098	966,986			4
5	Other bonds, notes and debentures	9,752	124,462	61,858			5
6	Corporate stocks	....	....	443,022			6
7	Total securities	9,752	1,726,115	6,615,576			7
8	LESS: Premium and valuation reserves	....	....	....			8
9	Total securities net of premium and valuation reserves	9,752	1,726,115	6,616,576			9
10	Real estate loans	244	9,662,128	15,833,280			10
11	Other loans	....	5,035,382	9,328,602			11
12	Total loans	244	14,697,510	25,161,882			12
13	LESS: Valuation reserve	....	117,413	183,048			13
14	Total loans net of valuation reserve	244	14,580,097	24,978,834			14
15	Overdrafts	....	14,906	29,610			15
16	Federal funds sold & loans & securities purchased under agreement to resell	....	2,445,000	185,000			16
17	Bank premises (net)	....	434,750	187,833			17
18	Leasehold improvements (net)	....	....	8,961			18
19	Furniture, fixtures & equipment (net)	....	124,409	165,655			19
20	Total fixed assets	....	559,159	362,449			20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....			21
22	Other real estate owned (net)	....	20,000	440,222			22
23	Other assets	....	68,772	477,238			23
24	Total Assets	$98,057	$20,895,228	$40,077,125			24

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$......	$ 1,816,403	$ 2,044,583		25
26 Time/savings deposits	....	17,583,902	33,098,213		26
27 Total deposits	....	19,400,305	35,142,796		27
28 Funds borrowed	....	30,154	2,045,497		28
29 Other liabilities	550	128,640	563,350		29
30 Reserve for bad debts - deferred tax	....	....	....		30
31 Total liabilities and reserves	550	19,559,099	37,751,643		31
32 Subordinated notes and debentures	....	....	....		32
EQUITY CAPITAL					
33 Preferred stock	....	....	....		33
34 Common stock	30,000	116,180	349,928		34
35 Surplus	30,000	547,080	791,033		35
36 Undivided profits	37,507	672,869	1,184,521		36
37 Reserve for contingencies and other capital reserves	....	....	....		37
38 Total capital	97,507	1,336,129	2,325,482		38
39 Total Liabilities and Capital Accounts	$98,057	$20,895,228	$40,077,125		39
	========	============	============		
GENERAL INFORMATION					
40 Surety coverage	$50,000	$450,000	$1,000,000		40
41 Total compensation paid to officers and employees (including directors' fees)	$......	$228,143	$435,456		41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982					
42 Amount of interest paid to depositors	$......	$1,700,798	$3,457,173		42
43 Rate of dividends paid during period:					43
44 Regular savings	....	5.25	5.25		44
45 Special notice	....	5.50	5.75		45
46 N.O.W.	....	4.00	5.25		46
47 Escrow funds	....	....	....		47
48 Clubs	....	5.25	5.00		48
49 Certificates of deposit	....	6.00 - 16.50	7.25 - 22.00		49
50 Money market certificates	....	....	8.403 - 13.669		50
51 Negotiated certificates	....	....	8.25 - 9.125		51

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	ALLENSTOWN	BEDFORD	BELMONT	BERLIN	BERLIN	
	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$ 91,446	$2,711,378	$3,334,957	$5,463,693	$1,835,516	1
2 Interest and dividends on securities	12,016	499,107	145,354	2,500,722	1,044,176	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	142,887	48,288	110,282	422,259	59,444	3
4 Commissions, collection, exchange & service charges	6,575	48,821	154,870	18,767	34,351	4
5 Trust Department income	....	....	....	....	....	5
6 Other operating earnings	1,053	744,317	156,790	177,691	78,274	6
7 Total Operating Earnings	253,977	4,051,911	3,902,253	8,583,132	3,051,761	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	112,410	345,025	417,614	715,295	340,800	8
9 Employee benefits	14,649	55,590	60,717	129,383	44,050	9
10 Interest on deposits	136,202	1,943,079	2,375,435	5,959,399	2,355,663	10
11 Interest on borrowings and related liabilities	....	547,007	134,443	356,454	....	11
12 Interest on capital notes and debentures	....	23,389	....	....	....	12
13 Net occupancy expense of bank premises	16,371	63,324	106,260	131,492	109,926	13
14 Furniture and equipment expense	18,076	80,854	98,170	119,386	71,606	14
15 Provision for loan losses (or actual net loan losses)	10,000	350,000	113,000	179,802	100,000	15
16 Other operating expenses	127,795	489,518	590,459	763,614	124,051	16
17 Total Operating Expenses	435,503	3,897,786	3,896,098	8,354,825	3,146,096	17
18 NET OPERATING EARNINGS BEFORE TAXES	(181,526)	154,125	6,155	228,307	(94,335)	18
19 Applicable income taxes	....	(18,000)	(9,827)	246,439	....	19
20 NET OPERATING EARNINGS AFTER TAXES	(181,526)	136,125	(3,672)	474,746	(94,335)	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	....	....	46,406	81,694	12,086	21
22 Other net non-operating (charges)/credits	....	....	....	....	(83,388)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	....	....	46,406	81,694	(71,302)	23
24 NET INCOME	(181,526)	136,125	42,734	556,440	(165,637)	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	....	14,804	....	126,602	....	25
26 NET INCOME AFTER DIVIDENDS	(181,526)	121,321	42,734	429,838	(165,637)	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	117,850	....	463,740	....	....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	28,571	3,682	....	....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(63,676)	92,750	502,792	429,838	(165,637)	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	843,901	1,061,793	1,665,195	5,033,771	1,349,504	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$780,225	$1,154,543	$2,167,987	$5,463,609	$1,183,867	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$.......	$121,842	$158,233	$120,298	$150,540	32
33 Recoveries credited to reserve	......	8,063	3,459	36,707	36,739	33
34 Provision for loan losses	10,000	350,000	113,000	179,802	100,000	34
35 Other transfers to/(from) the account	......	......	......	......	....	35
36 Losses charged to the reserve	......	278,956	59,122	111,807	108,903	36
37 Balance at end of period	$10,000	$200,949	$215,570	$225,000	$178,378	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	BRISTOL	CHARLESTOWN	CLAREMONT	COLEBROOK	DERRY	
	THE BRISTOL BANK	CONNECTICUT RIVER BANK	CITY BANK & TRUST	THE FIRST COLEBROOK BANK	DERRY BANK AND TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$1,621,456	$2,132,448	$ 923,250	$2,320,284	$3,615,588	1
2 Interest and dividends on securities	211,310	215,903	302,371	722,043	1,687,023	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	28,363	191,359	102,325	293,926	122,033	3
4 Commissions, collection, exchange & service charges	36,276	204,710	45,809	94,023	369,960	4
5 Trust Department income	....	....	....	....	....	5
6 Other operating earnings	33,566	9,108	15,856	52,974	38,579	6
7 Total Operating Earnings	1,930,971	2,753,528	1,389,611	3,483,250	5,833,183	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	306,043	352,461	146,906	314,447	831,824	8
9 Employee benefits	42,453	112,489	28,443	62,437	149,061	9
10 Interest on deposits	1,257,128	1,473,477	828,939	2,341,386	3,051,169	10
11 Interest on borrowings and related liabilities	90,370	....	25,215	....	115,866	11
12 Interest on capital notes and debentures	....	7,000	....	....	33,250	12
13 Net occupancy expense of bank premises	73,115	54,162	41,033	50,759	276,152	13
14 Furniture and equipment expense	112,075	43,324	29,971	43,905	148,934	14
15 Provision for loan losses (or actual net loan losses)	85,246	42,000	92,000	26,604	15,000	15
16 Other operating expenses	310,577	364,864	182,680	354,585	634,469	16
17 Total Operating Expenses	2,277,007	2,449,777	1,375,187	3,194,123	5,255,725	17
18 NET OPERATING EARNINGS BEFORE TAXES	(346,036)	303,751	14,424	289,127	577,458	18
19 Applicable income taxes	....	(23,000)	....	(30,506)	(59,280)	19
20 NET OPERATING EARNINGS AFTER TAXES	(346,036)	280,751	14,424	258,621	518,178	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	(14,567)	....	....	24,153	22,993	21
22 Other net non-operating (charges)/credits	33,650	333	40,128	....	(20,667)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	19,083	333	40,128	24,153	2,326	23
24 NET INCOME	(326,953)	281,084	54,552	282,774	520,504	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	....	97,500	....	75,824	88,922	25
26 NET INCOME AFTER DIVIDENDS	(326,953)	183,584	54,552	206,950	431,582	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	76,476	69,394	114,827	....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(326,953)	107,108	(14,842)	92,123	431,582	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	* 1,321,637	1,817,239	766,001	2,824,977	2,374,281	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$ 994,684	$1,924,347	$751,159	$2,917,100	$2,805,863	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$120,000	$128,952	$ 63,012	$220,000	$270,471	32
33 Recoveries credited to reserve	602	3,162	62,238	1,485	10,168	33
34 Provision for loan losses	85,246	42,000	92,000	26,604	15,000	34
35 Other transfers to/(from) the account	....	....	20,831	8,000	(8,500)	35
36 Losses charged to the reserve	105,848	44,439	156,536	28,089	23,159	36
37 Balance at end of period	$100,000	$129,675	$ 81,545	$228,000	$263,980	37

* Adjusted

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	DURHAM	EXETER	GILFORD	HANOVER	HILLSBOROUGH	
	DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	VILLAGE BANK & TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$2,262,235	$ 7,107,497	$ 222,195	$2,584,006	$ 917,475	1
2 Interest and dividends on securities	364,174	1,545,904	92,461	706,782	129,203	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	396,326	686,650	111,003	107,516	138,007	3
4 Commissions, collection, exchange & service charges	112,762	362,686	7,998	89,532	43,490	4
5 Trust Department income	....	236,670	....	....	....	5
6 Other operating earnings	44,477	84,433	5,997	6,855	426,122	6
7 Total Operating Earnings	3,179,974	10,023,840	439,654	3,494,691	1,654,297	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	448,643	1,204,889	149,423	391,371	223,409	8
9 Employee benefits	88,932	348,437	25,222	62,216	51,445	9
10 Interest on deposits	1,657,041	5,496,000	179,043	1,758,074	919,861	10
11 Interest on borrowings and related liabilities	31,942	119,343	8,272	210,099	....	11
12 Interest on capital notes and debentures	....	....	....	....	....	12
13 Net occupancy expense of bank premises	113,874	261,599	35,069	66,799	37,021	13
14 Furniture and equipment expense	94,172	138,965	40,999	60,158	39,994	14
15 Provision for loan losses (or actual net loan losses)	31,954	245,000	19,100	41,119	18,000	15
16 Other operating expenses	367,417	1,544,021	104,019	348,581	174,682	16
17 Total Operating Expenses	2,833,975	9,358,254	561,147	2,938,417	1,464,412	17
18 NET OPERATING EARNINGS BEFORE TAXES	345,999	665,586	(121,493)	556,274	189,885	18
19 Applicable income taxes	(70,300)	58,000	....	(163,336)	(37,161)	19
20 NET OPERATING EARNINGS AFTER TAXES	275,699	723,586	(121,493)	392,938	152,724	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	61,488	(124)	....	22,575	$21,937	21
22 Other net non-operating (charges)/credits	(23,130)	....	....	2,886	38,900	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	38,358	(124)	....	25,461	60,837	23
24 NET INCOME	314,057	723,462	(121,493)	418,399	213,561	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	30,000	366,933	....	180,400	33,000	25
26 NET INCOME AFTER DIVIDENDS	284,057	356,529	(121,493)	237,999	180,561	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	4,925	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	284,057	356,529	(121,493)	237,999	185,486	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,539,368	6,895,304	1,007,301	2,747,432	970,540	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,823,425	$7,251,833	$ 885,808	$2,985,431	$1,156,026	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$100,000	$595,242	$......	$154,800	$76,547	32
33 Recoveries credited to reserve	110	38,845	......	1,025	27,704	33
34 Provision for loan losses	31,954	245,000	19,100	41,119	18,000	34
35 Other transfers to/(from) the account	......	......	......	......	......	35
36 Losses charged to the reserve	32,064	276,308	......	36,869	63,844	36
37 Balance at end of period	$100,000	$602,779	$19,000	$160,075	$58,407	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	JAFFREY	LITTLETON	LONDONDERRY	MANCHESTER	MEREDITH	
	THE MONADNOCK BANK	INDIAN HEAD BANK NORTH	LONDONDERRY BANK AND TRUST COMPANY	BANKEAST	BANKEAST/ LAKES REGION	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$4,884,712	$ 7,593,616	$1,428,693	$17,327,969	$1,268,384	1
2 Interest and dividends on securities	894,427	2,244,632	102,335	3,201,758	143,388	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	176,400	102,279	154,262	827,167	120,009	3
4 Commissions, collection, exchange & service charges	110,898	259,949	54,774	1,425,286	72,528	4
5 Trust Department income	....	26,353	....	....	....	5
6 Other operating earnings	104,947	442,335	17,103	2,100,680	156,036	6
7 Total Operating Earnings	6,171,384	10,669,164	1,757,167	24,882,860	1,760,345	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	630,152	1,431,174	294,868	4,376,398	270,516	8
9 Employee benefits	137,079	320,869	59,477	317,190	54,890	9
10 Interest on deposits	3,796,938	6,139,148	783,115	14,197,038	963,264	10
11 Interest on borrowings and related liabilities	28,669	387,229	55,285	1,181,864	64,419	11
12 Interest on capital notes and debentures	....	....	46,402	....	....	12
13 Net occupancy expense of bank premises	154,762	328,737	55,589	831,181	77,862	13
14 Furniture and equipment expense	110,792	199,876	42,532	604,454	59,976	14
15 Provision for loan losses (or actual net loan losses)	90,000	147,000	87,500	136,000	42,000	15
16 Other operating expenses	622,220	1,575,806	400,819	3,027,021	266,151	16
17 Total Operating Expenses	5,570,612	10,529,839	1,825,587	24,671,146	1,799,078	17
18 NET OPERATING EARNINGS BEFORE TAXES	600,772	139,325	(68,420)	211,714	(38,733)	18
19 Applicable income taxes	(187,779)	....	6,986	122,114	15,306	19
20 NET OPERATING EARNINGS AFTER TAXES	412,993	139,325	(61,434)	333,828	(23,427)	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	30,019	4,259	....	(21,212)	....	21
22 Other net non-operating (charges)/credits	(1,216)	....	....	(15,874)	1,447	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	28,803	4,259	....	(37,086)	1,447	23
24 NET INCOME	441,796	143,584	(61,434)	296,742	(21,980)	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	122,520	....	....	500,000	....	25
26 NET INCOME AFTER DIVIDENDS	319,276	143,584	(61,434)	(203,258)	(21,980)	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	319,276	143,584	(61,434)	(203,258)	(21,980)	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,137,578	6,225,336	1,192,546	13,555,869	944,584	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$4,456,854	$6,368,920	$1,131,112	$13,352,611	$922,604	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$259,843	$558,789	$121,760	$1,407,655	$28,985	32
33 Recoveries credited to reserve	33,518	112,324	12,851	51,762	2,203	33
34 Provision for loan losses	90,000	147,000	87,500	136,000	42,000	34
35 Other transfers to/(from) the account	......	......	......	....	......	35
36 Losses charged to the reserve	118,396	291,859	140,083	161,305	47,000	36
37 Balance at end of period	$264,965	$526,254	$ 82,028	$1,434,112	$26,188	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MEREDITH	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	
	MEREDITH BANK & TRUST	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$1,021,396	$16,602,806	$3,290,705	$3,411,787	$3,467,048	1
2 Interest and dividends on securities	340,020	1,537,089	638,999	1,161,889	3,371,584	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	126,657	1,524,040	257,430	89,176	205,708	3
4 Commissions, collection, exchange & service charges	64,039	391,702	149,595	138,854	80,457	4
5 Trust Department income	....	257,059	....	1,755	....	5
6 Other operating earnings	293,703	594,247	877,465	132,918	2,485,829	6
7 Total Operating Earnings	1,845,815	20,906,943	5,214,194	4,936,379	9,610,626	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	312,138	2,582,958	492,405	676,776	671,809	8
9 Employee benefits	54,781	471,350	98,584	125,567	78,627	9
10 Interest on deposits	683,769	12,072,388	3,078,526	2,263,699	4,587,496	10
11 Interest on borrowings and related liabilities	205,294	....	253,994	85,627	2,108,376	11
12 Interest on capital notes and debentures	....	....	17,500	....	....	12
13 Net occupancy expense of bank premises	162,718	453,863	96,557	123,596	237,826	13
14 Furniture and equipment expense	61,470	464,630	47,380	173,021	162,107	14
15 Provision for loan losses (or actual net loan losses)	13,500	1,450,000	430,000	90,000	354,873	15
16 Other operating expenses	289,687	1,667,174	491,709	544,795	330,465	16
17 Total Operating Expenses	1,783,357	19,162,363	5,006,655	4,083,081	8,531,579	17
18 NET OPERATING EARNINGS BEFORE TAXES	62,458	1,744,580	207,539	853,298	1,079,047	18
19 Applicable income taxes	(44,661)	(310,951)	20,000	(140,000)	(560,000)	19
20 NET OPERATING EARNINGS AFTER TAXES	17,797	1,433,629	227,539	713,298	519,047	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	56,375	1,000	17,758	204,702	676,562	21
22 Other net non-operating (charges)/credits	....	10,337	(1,091)	169,117	(199,968)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	56,375	11,337	16,667	373,819	476,594	23
24 NET INCOME	74,172	1,444,966	244,206	1,087,117	995,641	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	....	533,520	55,654	16,000	206,405	25
26 NET INCOME AFTER DIVIDENDS	74,172	911,446	188,552	1,071,117	789,236	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	2,654	....	364,437	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	74,172	911,446	191,206	1,071,117	1,153,673	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,146,265	12,713,446	2,540,801	4,009,385	3,335,283	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,220,437	$13,624,892	$2,732,007	$5,080,502	$4,488,956	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$66,511	$1,261,409	$ 75,439	$246,815	$ 69,017	32
33 Recoveries credited to reserve	28,025	92,755	57,788	60,243	136,620	33
34 Provision for loan losses	13,500	1,450,000	430,000	90,000	354,873	34
35 Other transfers to/(from) the account	......	......	......	......	......	35
36 Losses charged to the reserve	68,275	1,497,173	85,895	108,955	344,403	36
37 Balance at end of period	$39,761	$1,306,991	$477,332	$288,103	$216,107	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PLAISTOW	PORTSMOUTH	SALEM	SEABROOK	SUNCOOK	
	PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SUNCOOK BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$1,967,838	$15,164,279	$2,481,144	$2,070,526	$4,472,250	1
2 Interest and dividends on securities	284,111	3,177,009	1,048,355	563,064	743,235	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	187,943	79,946	361,873	333,444	673,309	3
4 Commissions, collection, exchange & service charges	99,835	910,861	235,311	136,468	132,394	4
5 Trust Department income	....	566	....	....	9,092	5
6 Other operating earnings	567,469	60,907	....	33,826	957,557	6
7 Total Operating Earnings	3,107,196	19,393,568	4,126,683	3,137,328	6,987,837	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	576,953	2,269,255	485,263	485,848	771,433	8
9 Employee benefits	125,483	467,970	86,319	61,327	195,823	9
10 Interest on deposits	1,298,393	9,382,666	2,120,946	1,545,773	4,473,120	10
11 Interest on borrowings and related liabilities	18,443	1,086,341	194,790	29,817	28,869	11
12 Interest on capital notes and debentures	....	....	60,000	10,960	....	12
13 Net occupancy expense of bank premises	103,507	685,586	83,369	75,279	222,530	13
14 Furniture and equipment expense	105,112	413,281	100,840	66,720	143,558	14
15 Provision for loan losses (or actual net loan losses)	18,300	165,252	148,000	96,343	144,000	15
16 Other operating expenses	396,450	3,312,420	597,794	417,604	562,607	16
17 Total Operating Expenses	2,642,641	17,783,771	3,877,321	2,789,671	6,541,940	17
18 NET OPERATING EARNINGS BEFORE TAXES	464,555	1,609,797	249,362	347,657	445,897	18
19 Applicable income taxes	(124,000)	(398,893)	(21,130)	(94,653)	(40,886)	19
20 NET OPERATING EARNINGS AFTER TAXES	340,555	1,210,904	228,232	253,004	405,011	20

NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	....	(66,739)	8,642	(47,852)	....	21
22 Other net non-operating (charges)/credits	(11,371)	....	226,704	....	(9,352)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(11,371)	(66,739)	235,346	(47,852)	(9,352)	23
24 NET INCOME	329,184	1,144,165	463,578	205,152	395,659	24
25 CASH DIVIDENDS DECLARED ON CAPITAL STOCK	57,362	395,240	....	815	159,693	25
26 NET INCOME AFTER DIVIDENDS	271,822	748,925	463,578	204,337	235,966	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	1,208	....	4,750	331,379	13,480	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	26,000	....	28
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	273,030	748,925	468,328	509,716	249,446	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,768,855	9,146,961	2,426,009	1,044,336	3,887,595	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$2,041,885	$9,895,886	$2,894,337	$1,554,052	$4,137,041	31
RESERVE FOR LOAN LOSSES:						
32 Balance at beginning of period	$159,402	$941,000	$133,053	$168,730	$300,138	32
33 Recoveries credited to reserve	5,201	8,864	7,706	32,758	17,188	33
34 Provision for loan losses	18,300	165,252	148,000	96,343	144,000	34
35 Other transfers to/(from) the account	......	....	......	......	......	35
36 Losses charged to the reserve	23,501	187,116	206,258	126,858	131,294	36
37 Balance at end of period	$159,402	$928,000	$ 82,501	$170,973	$330,032	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	WEARE	WHITEFIELD	WOLFEBORO		
	FIDUCIARY TRUST CO. OF NEW HAMPSHIRE	WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD TRUST AND SAVINGS BANK		
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$ 22	$2,018,959	$3,788,585		1
2 Interest and dividends on securities	447	243,274	1,298,136		2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	....	306,334	71,921		3
4 Commissions, collection, exchange & service charges	....	62,480	75,301		4
5 Trust Department income	....	....	....		5
6 Other operating earnings	10,364	....	92,540		6
7 Total Operating Earnings	10,833	2,631,047	5,326,483		7
OPERATING EXPENSES:					
8 Salaries, wages and fees	....	228,143	435,456		8
9 Employee benefits	....	61,006	64,402		9
10 Interest on deposits	....	1,700,798	3,457,173		10
11 Interest on borrowings and related liabilities	....	11,652	237,706		11
12 Interest on capital notes and debentures	....	....	....		12
13 Net occupancy expense of bank premises	....	84,124	46,445		13
14 Furniture and equipment expense	....	70,441	87,045		14
15 Provision for loan losses (or actual net loan losses)	....	111,999	36,916		15
16 Other operating expenses	3,155	204,242	376,270		16
17 Total Operating Expenses	3,155	2,472,405	4,741,413		17
18 NET OPERATING EARNINGS BEFORE TAXES	7,678	158,642	585,070		18
19 Applicable income taxes	(1,737)	(43,917)	(135,763)		19
20 NET OPERATING EARNINGS AFTER TAXES	5,941	114,725	449,307		20

	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	....	16,112	70,217		21
22	Other net non-operating (charges)/credits	....	....	17,630		22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	....	16,112	87,847		23
24	NET INCOME	5,941	130,837	537,154		24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	....	25,559	52,463		25
26	NET INCOME AFTER DIVIDENDS	5,941	105,278	484,691		26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....		27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....		28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	5,941	105,278	484,691		29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	91,566	1,230,851	1,840,791		30
31	CAPITAL ACCOUNT AT END OF PERIOD	$97,507	$1,336.129	$2,325,482		31
		========	===========	===========		
	RESERVE FOR LOAN LOSSES:					
32	Balance at beginning of period	......	$117,413	$187,135		32
33	Recoveries credited to reserve	......	8,348	1,254		33
34	Provision for loan losses	......	111,999	36,916		34
35	Other transfers to/(from) the account	......	......	......		35
36	Losses charged to the reserve	......	120,347	42,257		36
37	Balance at end of period	......	$117,413	$183,048		37
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REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	EXETER	LITTLETON	NASHUA	NORTH CONWAY	PORTSMOUTH	SUNCOOK
	EXETER BANKING COMPANY	INDIAN HEAD BANK NORTH	NASHUA TRUST COMPANY	NORTH CONWAY BANK	INDIAN HEAD BANK AND TRUST COMPANY	THE SUNCOOK BANK
AS TRUSTEE AND EXECUTOR						
ASSETS						
1 Balances with banks - commercial deposits	$ 18,097	$ 8,108	$ 167,844	$.......	$ 355	$ 5,699
2 Balances with banks - deposits other than commercial	347,206	....	194,893	62,531	....	420,770
3 Government, state and municipal bonds	7,579,851	330,617	4,298,688	....	49,326	57,880
4 Other bonds	1,225,273	68,800	1,443,783	....	11,806	....
5 Corporate stocks	3,769,786	386,193	12,694,659	148,749	393,746	479,685
6 Real estate loans	....	....	288,340	....	....	....
7 Other assets	4,082,714	....	10,733,954	113,403	42,000	315,226
8 Total Assets	$17,022,927	$793,718	$29,822,161	$324,683	$497,233	$1,279,260
LIABILITIES						
9 Invested principal of trusts and estates	$16,512,725	$783,509	$29,372,074	$324,065	$495,577	$1,254,303
10 Uninvested principal of trusts and estates	(379)	2	33,300	....	3	974
11 Invested income of trusts and estates	492,484	2,101	268,821	618	1,301	19,258
12 Uninvested income of trusts and estates	18,097	8,106	134,543	....	352	4,725
13 Other liabilities	....	....	13,423	....	....	....
14 Total Liabilities	$17,022,927	$793,718	$29,822,161	$324,683	$497,233	$1,279,260

	AS AGENT						
	ASSETS						
15	Balances with banks - commercial deposits	$ 26,370	$.......	$ 182,510	$ 2,036	$.......	$ ....
16	Balances with banks - deposits other than commercial	165,250	....	2,630,070	19,949	....	....
17	Government, state and municipal bonds	2,859,848	2,856	2,867,860	....	....	....
18	Other bonds	354,752	1,500	1,060,864	40,700	....	....
19	Corporate stocks	2,517,100	141,288	8,364,797	47,876	....	....
20	Real estate loans	....	....	76,769	....	....	....
21	Other assets	1,949,660	....	6,825,399	....	....	....
22	Total Assets	$7,872,980	$145,644	$22,008,269	$110,561	$.......	$ ....
	LIABILITIES						
23	Invested principal of agencies	$7,846,610	$145,644	$21,727,810	$108,292	$.......	$ ....
24	Uninvested principal of agencies	26,370	....	152,827	....	....	....
25	Invested income of agencies	....	....	98,622	233	....	....
26	Uninvested income of agencies	....	....	29,010	2,036	....	....
27	Other liabilities	....	....	....	....	....	....
28	Total Liabilities	$7,872,980	$145,644	$22,008,269	$110,561	$.......	$ ....

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF TRUST COMPANIES

NUMBER OF TRUST COMPANIES REPORTING: 33
DECEMBER 31, 1982

ASSETS	(In thousands)	% of Total Assets
Cash and due from banks	$ 168,396	10.75
U. S. Government obligations	111,552	7.11
U. S. Government agencies	51,010	3.25
State, county, municipal obligations	74,112	4.73
Other bonds, notes and debentures	25,620	1.63
Corporate stocks	23,575	1.50
Total securities	285,869	18.22
LESS: Premium and valuation reserves	147	.01
Total securities net of premium and valuation reserves	285,722	18.21
Real estate loans	499,086	31.81
Other loans	466,120	29.70
Total loans	965,206	61.51
LESS: Valuation reserve	9,206	.59
Total loans net of valuation reserve	956,000	60.92
Overdrafts	1,511	.10
Federal funds sold and loans & securities purchased under agreement to resell	89,845	5.73
Bank premises (net)	25,876	1.65
Leasehold improvements (net)	1,962	.12
Furniture, fixtures & equipment (net)	9,411	.60
Total fixed assets	37,249	2.37
Investment in unconsolidated subsidiaries and other affiliates	.....	....
Other real estate owned (net)	5,327	.34
Other assets	25,118	1.60
Total Assets	$1,569,168	100.00
LIABILITIES AND CAPITAL ACCOUNTS		
Demand deposits	$ 204,978	13.06
Time/savings deposits	1,182,994	75.39
Total deposits	1,387,972	88.45
Funds borrowed	46,889	2.99
Other liabilities	21 616	1.38
Reserve for bad debts - deferred tax	784	.05
Total liabilities and reserves	1,457,261	92.87
Subordinated notes and debentures	1,774	.11
Equity Capital		
Preferred stock	495	.03
Common stock	16,656	1.06
Surplus	46,238	2.95
Undivided profits	46,105	2.94
Reserve for contingencies and other capital reserves	639	.04
Total capital accounts	111,907	7.13
Total Liabilities and Capital Accounts	$1,569,168	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

TRUST COMPANIES

	December 31, 1982 (in thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$129,404
Interest and dividends on securities	31,172
Income on federal funds sold and loans & securities purchased under agreement to resell	8,559
Commissions, collection, exchange & service charges	6,031
Trust Department income	532
Other operating earnings	10,804
Total Operating Earnings	186,502
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,691)	23,292
Employee benefits	4,056
Interest on deposits	104,276
Interest on borrowings and related liabilities	7,617
Interest on capital notes and debentures	199
Net occupancy expense of bank premises	5,261
Furniture and equipment expense	4,054
Provision for loan losses (or actual net loan losses)	4,931
Other operating expenses	21,568
Total Operating Expenses	175,254

NET OPERATING EARNINGS BEFORE TAXES	11,248
Applicable income taxes	(2,047)
NET OPERATING EARNINGS AFTER TAXES	9,201
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	1,229
Other net non-operating (charges)/credits	175
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	1,404
NET INCOME	10,605
CASH DIVIDENDS DECLARED ON COMMON STOCK	3,139
NET INCOME AFTER DIVIDENDS	7,466
OTHER INCREASES IN CAPITAL ACCOUNTS	1,304
OTHER DECREASES IN CAPITAL ACCOUNTS	319
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	8,451
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	103,456
CAPITAL ACCOUNT AT END OF PERIOD	$111,907
	=========
RESERVE FOR LOAN LOSSES:	
Balance at beginning of period	$ 8,383
Recoveries credited to reserve	900
Provision for loan losses	4,930
Other transfers to the account	20
Losses charged to the reserve	5,027
Balance at end of period	$ 9,206
	=========

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF TRUST DEPARTMENTS REPORTING: 5
DECEMBER 31, 1982

AS TRUSTEE AND EXECUTOR	(in thousands)	% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 200	.40
Balances with banks - deposits other than commercial	1,026	2.06
Government, state and municipal bonds	12,316	24.76
Other bonds	2,750	5.53
Corporate stocks	17,873	35.93
Real estate loans	288	.59
Other assets	15,287	30.73
Total Assets	$49,740	100.00
LIABILITIES		
Invested principal of trusts and estates	$48,742	97.99
Uninvested principal of trusts and estates	34	.07
Invested income of trusts and estates	785	1.58
Uninvested income of trusts and estates	166	.33
Other liabilities	13	.03
Total Liabilities	$49,740	100.00

AS AGENT	(In thousands)	% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 211	.70
Balances with banks - deposits other than commercial	2,815	9.34
Government, state and municipal bonds	5,730	19.01
Other bonds	1,458	4.84
Corporate stocks	11,071	36.73
Real estate loans	77	.26
Other assets	8,775	29.12
Total Assets	$30,137	100.00
LIABILITIES		
Invested principal of trusts and estates	$29,828	98.98
Uninvested principal of trusts and estates	179	.59
Invested income of trusts and estates	99	.33
Uninvested income of trusts and estates	31	.10
Other liabilities	......	....
Total Liabilities	$30,137	100.00

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION
DECEMBER 31, 1982

ASSETS

Regular savings	$ 335.87
Money market deposits	30,130.98
Total Assets	$ 30,466.85

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$ 273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(100,873.41)
Total Liabilities and Capital	$ 30,466.85

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

TRUSTEES

CLAREMONT

CLAREMONT SAVINGS BANK
145 BROAD STREET
CLAREMONT, NH 03743
Tel. 542-7711

(Year of Incorporation - 1907)

BRANCHES

Route 120
Cornish Flat, NH 03746

356 Washington Street
Claremont, NH 03743

OFFICERS

Chairman of the Board
Joseph J. Gorman

President/Treasurer
Robert M. Love

Vice President/Comptroller
H. Clay Hawkins, IV

Vice President/Senior Loan Officer
Richard P. Mailloux

Vice President - Marketing
Beverly M. Thorn

Ass't. Vice President - Loan Servicing
Sally A. Asanowicz

Ass't. Vice President - Operations
Robert W. Winniett

Ass't. Vice President - Personnel
Brenda M. Reed

TRUSTEES

Virginia E. Anderson
Derek B. Brown
* Neil H. Daniels
* Joseph J. Gorman
Richard K. Hutchins
Albert D. Leahy, Jr.
* Robert M. Love
Theodore A. Monetta
* Cyril M. Ondre
* Arnold P. Shulins

* Investment Committee Members

CONCORD

CONCORD SAVINGS BANK
45 NORTH MAIN STREET
CONCORD, NH 03301
Tel. 224-1100

(Year of Incorporation - 1872)

BRANCHES

73 West Street
Concord, NH 03301

161 North State Street
Concord, NH 03301

45 North Main Street
Concord, NH 03301

OFFICERS

President
Fred J. Hackett

Exec. V. P./Treasurer
Robert B. Runnells

V. P./Sr. Loan Officer
John F. Starrett

Vice President/Secretary
Molly M. Foley

V. P./Ass't. Secretary
Richard P. Gagne

Ass't. V. P./Ass't. Secretary
Peter J. Baxter

Assistant Vice Presidents
David E. Fuller
Ward C. Jenkins
Robert C. Masse
David R. Wein

Assistant Treasurer
Jeffrey B. Savage

Instalment Loan Officer
Sandra Maynard

Mortgage Officers
Robert H. Duquette
Larry Young, Sr.

TRUSTEES

* Robert M. Beyer
Norman R. Brown
William S. Fenollosa
Oliver R. Fifield
* Fred J. Hackett
* Thomas M. Hardiman
Harold Janeway
Paul A. Pelletier
* Joseph S. Ransmeier
Earle M. Reingold
Eleanor H. Stark
* James R. Stewart
* Katherine F. Tsouros
Richard S. Rolfe

* Investment Committee Members

CONCORD

MERRIMACK COUNTY SAVINGS BANK
89 NORTH MAIN STREET Tel. 225-2793
CONCORD, NH 03301

(Year of Incorporation - 1867)

OFFICERS

President
Herbert E. Little

Senior Vice President
Robert J. Eaton

Vice President
Alice B. Guay

Treasurer
Ronald A. Goodine

Assistant Vice President
L. Stanley Parkerson

Assistant Treasurer
Patricia A. Wonson

Comptroller
Peter G. Prinz

Assistant Loan Officer
Sandra L. Caswell

TRUSTEES

Richard H. Dudley
Cedric H. Dustin, Jr.
John T. Flanders
* Morton M. George
Charles J. Gesen
* Herbert E. Little
* Francis B. McSwiney
* Dudley W. Orr
* Robert H. Reno
* R. Peter Shapiro
Mary E. Wilson

* Investment Committee Members

CONCORD

NEW HAMPSHIRE SAVINGS BANK
27 NORTH STATE STREET
CONCORD, NH 03301
Tel. 224-7711

(Year of Incorporation - 1830)

BRANCHES

Fountain Square
Contoocook, NH 03229

100 Loudon Road
Concord, NH 03301

310 North Main Street
Concord, NH 03301

39 Main Street
Pittsfield, NH 03263

277 Union Avenue
Laconia, NH 03246

OFFICERS

President
John R. Hardie

Exec. Vice President/Secretary
Robert E. Dustin

Senior V. P. - Oper./Treasurer
Robert F. DeAngelis

Senior V. P. - Marketing
David H. Rogers

Senior V. P. - Lending
Richard J. Weed

Vice President - Personal Lending
Richard H. Robertson

Vice President/Controller
Arthur C. Huntoon

Vice President - Comm. Lending
Robert M. Beyer, Jr.

Ass't. V. P. - Personal Loan Orig.
John W. Gannon

Ass't. V. P. - Loan Servicing
Gerard E. Morin

Ass't. V. P./Loan Officer
Kenneth P. Wilson

Ass't. V. P./Reg. Branch Mgr.
Richard V. Breton

Ass't. V. P. - Loan Processing
Virginia B. Petell

Ass't. Treasurer - Business Dev.
W. David Sheen

Ass't. Treasurer - Savings
Bertha R. Benson

Ass't. Treasurer - Comm. Invest.
David Woolpert

Ass't. Treasurer - Personal Loan Orig.
Donna L. Bean

Ass't. Treasurers/Branch Managers
Ruth E. Hammen
Alma G. Jerd
Janet E. Sprague

Ass't. Treasurer - Personnel
Sylvia A. Genest

Ass't. Treasurer - Loan Servicing
Cleo N. Spain

Ass't. Treasurer - Financial
Marilynn J. Rea

Ass't. Treasurer - Personal Bk. Ser.
Violet M. Rounds

Ass't. Treasurer - Automated Services
Robert H. Wester, Jr.

Ass't. Treasurer - Systems
Irving S. Felladore

Auditor
Alan A. Howard

TRUSTEES

Edwin I. Chertok
George E. Freese, Jr.
Harriett A. Haller
* John R. Hardie
* William T. Jordan, Jr.
Mary Susan Leahy
* John D. O'Shea
John B. Pendleton
Robert E. Plourde
Frederic K. Upton
* Nathan Wechsler
Major W. Wheelock
J. Peter Williamson
* Timothy W. Woodman

* Investment Committee Members

DOVER

SEACOAST SAVINGS BANK

537 CENTRAL AVENUE
DOVER, NH 03820
Tel. 749-2150

(Year of Incorporation - 1901)

BRANCHES

5 New Rochester Road
Dover, NH 03820

240 Locust Street
Dover, NH 03820

OFFICERS

President and Chief Executive Officer
John T. Guy

V. President/Treasurer/Secretary
James H. Miller

Vice President
George L. McLean

Mortgage Officer
William F. Morgan

Assistant Treasurers
Kenneth B. Bailey
Shirley M. Mitchell

Assistant Mortgage Officer
Cynthia A. Racic

Assistant Secretary
Zena L. Boulanger

TRUSTEES

* Clyde R. Coolidge
Grant L. Davis
John T. Guy
* Waldron B. Haley
Alder T. Hatch
* Robert E. Hynes
* George J. Kay
* Richard H. Keefe
Winthrop C. Skoglund
* David S. Weeks

* Investment Committee Members

DOVER

STRAFFORD SAVINGS BANK

353 CENTRAL AVENUE
DOVER, NH 03820
Tel. 742-2100

(Year of Incorporation - 1823)

BRANCHES

845A Central Avenue
Dover, NH 03820

Route 9 and 125
Barrington, NH 03825

OFFICERS

Pres./Chairman of the Board
Donald T. Gay

Vice President
Philip W. Howison

Vice President/Treasurer
Victor Cardosi

V. P./Operations Officer
Marion C. Pelletier

V. P./Sr. Loan Officer
Robert F. Haley

Assistant Vice President
David T. Keefe

Assistant Treasurer
Dawn M. Silver

Mortgage Officer
Richard T. Sheldon

Ass't. Mortgage Officer
Carole P. Behan

Ass't. Operations Officer
Colleen M. Pace

TRUSTEES

Nancy R. Boyle
Roger L. Calef
* Donald T. Gay
* Stephen L. Goren
* Raymond N. Guillemette
* James Kageleiry
Donald V. Purdy
* Frederick S. Richardson
* Raymond L. Thompson
Hugh C. Tuttle
Matt R. Williams, Jr.
Robert F. Wilson

* Investment Committee Members

FRANKLIN

FRANKLIN SAVINGS BANK
387 CENTRAL STREET
FRANKLIN, NH 03235

Tel. 934-4445

(Year of Incorporation - 1869)

BRANCH

933 Central Street
Franklin, NH 03235

OFFICERS

President/Secretary
Clark S. Fuller

Exec. V. P./Treasurer/Operations Off.
Richard W. DuBois

Asst. V. P./Loan Officers
Joyce C. Beaupre
Beatrice R. Kimball

Assistant Treasurers
Richard G. Biron
Elaine D. Pouliot

Marketing & Public Relations
Dianne S. Benoit

Loan Officer
Marilyn Lebreche

Asst. Operations Officer
Carol S. Sanborn

Branch Manager
Martha K. Lefebvre

TRUSTEES

Earl H. Benson
Rolland D. Camp
Donald W. Cushing
* Robert E. Dussault
* Clark S. Fuller
John H. Fuller
* Thomas C. Gill
E. Robert Terhune
* Malcolm H. Thompson
* Henry B. Trachy
* Frederick W. Ziegler

* Investment Committee Members

GREENVILLE

VILLAGE SAVINGS BANK
MAIN STREET
GREENVILLE, NH 03048

Tel. 878-1100

(Year of Incorporation - 1870)

BRANCHES

Route 124
New Ipswich, NH 03071

120 Grove Street
Peterborough, NH 03458

OFFICERS

President
Robert C. Henneman

Executive Vice President/Treasurer
Socrates W. Kereazis

First Vice President
Robert Taft

Second Vice President
Henry H. Franklin

Third Vice President
Roland H. Gauvin

Assistant Vice Presidents
Barbara H. Frechette
Patricia Schuren

Loan Officer
Edwin L. Ferrari

TRUSTEES

Albert Bourke
Clarence J. Derby
Robert B. Fish
* Henry H. Franklin
Barbara H. Frechette
Roland H. Gauvin
* Philip C. Heald, Jr.
* Robert C. Henneman
* Socrates W. Kereazis
J. Colin Lizotte
Jere T. Morris
James Rowse
Robert Taft
Thorvald H. Tenney, Jr.
* Cyrille A. Thibault
Robert Whitaker

* Investment Committee Members

HANOVER

DARTMOUTH SAVINGS BANK
40 SOUTH MAIN STREET
HANOVER, NH 03755

Tel. 643-3310

(Year of Incorporation - 1860)

BRANCH

Route 10 @ Exit 13 from I-89
Grantham, NH 03753

OFFICERS

Chairman of the Board
Edward M. Cavaney

President/Treasurer
Paul F. Young

Vice President, Administration
Rodney D. Pierce

Vice President/Sr. Loan Officer
W. Bradley McConky

Consumer Loan Officer
Melvin L. Geno

TRUSTEES

Harry H. Bird

* Edward M. Cavaney

* Gordon V. DeWitt

Wallace J. Farr

Richard Fowler

* Leonard E. Morrissey, Jr.

Arthur J. Renz

* Paul F. Young

* Investment Committee Members

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE
KEENE, NH 03431

Tel. 352-2502

(Year of Incorporation - 1897)

BRANCHES

194 West Street
Keene, NH 03431

828 Court Street
Keene, NH 03431

OFFICERS

Chairman of the Board
Eugene E. Gaffey

President
David B. Walter

Senior Vice President
Carl A. Johnson

Vice President/Treasurer
William H. Dennison

Vice President/Mortgage Off.
Millard D. Waite, Jr.

V. P./Instalment Loan Off.
Albert W. Jacques

Ass't. V. P./Mortgage Off.
Larry Ruest

Ass't. V. P./Operations Off.
Peter T. Whittemore

Instalment Loan Officer
Beverley A. Mosher

Ass't. Mortgage Officers
Richard D. Powers
Wallace A. Reney

Ass't. Operations Off.
Florence L. Cristiano

Ass't. Loan Officer
Ronald L. Jacques

Ass't. Treasurer/Auditor
Michael W. Bugler, Sr.

Savings Officer
Jane B. Swenor

TRUSTEES

* Robert F. Babcock
* Richard B. Baybutt
Mario G. Farina
Calvin L. Frink
* Eugene E. Gaffey
Kenneth W. Hezen
* Howard B. Lane, Jr.
* Emerson H. O'Brien
Russell G. Raitto
L. William Sianetz
* David B. Walters

* Investment Committee Members

KEENE

KEENE SAVINGS BANK
122 WEST STREET
KEENE, NH 03431
Tel. 352-0647

(Year of Incorporation - 1895)

BRANCH

50 Central Square
Keene, NH 03431

OFFICERS

Chairman of the Board
Donald D. Davis

President/Chief Executive Officer
Charles W. Smith

Executive Vice President
Arthur J. Boufford

Vice President
Gordon S. Aron

Assistant Vice President
Charles B. Paquette

Customer Service Officer
Joanne Finn

Assistant Loan Officer
Karen Benson

Assistant Mortgage Officer
Mary Ann Robator

TRUSTEES

* Dorothy Arwe
* Howard A. Bailey
* D. Stewart Blakely
* Arthur J. Boufford
* Stacy W. Cole
* Norman H. Cotton
* Donald D. Davis
* George R. Hanna
* Jane Reynolds
* William F. Smedley

* Investment Committee Members

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET
LACONIA, NH 03246
Tel. 524-1212

(Year of Incorporation - 1831)

OFFICERS

Chairman of the Board
Chester F. Perkins

President
Carroll W. Stafford, Jr.

Vice President/Senior Loan Officer
Thomas C. Tobey

Treasurer
Richard W. Long

Assistant Vice Presidents
Robert E. Curtis
Brenda R. Long
Bruce C. Lund
Michael G. Muzzey

Assistant Treasurer
Bonnie Leclerc

TRUSTEES

Donald F. Beane
* Reginald A. Bisson
Richard H. Burt
* John E. Gauthic
* John F. Goddard, Jr.
Seth M. Keller
Harold Noreen
Paul L. Normandin
Chester F. Perkins
* Carroll W. Stafford, Jr.
H. Thomas Volpe
John F. Weeks, Jr.

* Investment Committee Members

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
117 MAIN STREET Tel. 788-2252
LANCASTER, NH 03584

(Year of Incorporation - 1887)

OFFICERS

President/Treasurer
Raymond C. Staab

Vice Presidents
Hugh J. Galbraith
Frank H. Wallace

Assistant Treasurers
John A. Currier
Sharon E. Kenison

TRUSTEES

- * Richard J. Bottoms
- * Lee E. Eastman
- * James B. Fitch
- * Hugh J. Galbraith
- * George E. Hunter, Jr.
- * Kevin Kopp
- * Raymond C. Staab
- * Frank H. Wallace

* Investment Committee Members

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET Tel. 448-3650
LEBANON, NH 03766

(Year of Incorporation - 1899)

BRANCHES

70 Main Street
West Lebanon, NH 03784

Main Street
Enfield, NH 03748

Route 4
Canaan, NH 03741

OFFICERS

Chairman of the Board
Paul G. Bond

President
Reuben D. Cole

Executive Vice President
William A. Meloy

Treasurer
Arlene G. Chapman

Assistant Vice President
Lloyd C. Bennett

Assistant Treasurer
Judith L. Ireton

Loan Officers
John A. Rogers
Richard H. Warde

Branch Manager/Personnel Officer
Sally A. McEwan

TRUSTEES

- * Paul G. Bond
- Patricia B. Brown
- * Rueben D. Cole
- * Wilfred A. Dulac
- Ellis W. Howard
- Jean E. Kennedy
- Jacqueline A. Lary
- * William A. Meloy
- Edward D. McGee
- Richard L. Patch
- J. Clayton Ramsdell
- Ira P. Townsend

* Investment Committee Members

LITTLETON

THE SAVER'S BANK A MUTUAL SAVINGS BANK
85 MAIN STREET
LITTLETON, NH 03561
Tel. 444-5321

(Year of Incorporation - 1868)

BRANCHES

Lisbon Road
Littleton, NH 03561

177 Main Street
Gorham, NH 03581

Route 12 - Hatch Plaza
Plymouth, NH 03264

OFFICERS

Chairman of the Board
George T. Noyes

President/Chief Executive Officer
Daniel G. Edgar

Vice President - Finance
Robert L. Reynells, Jr.

Vice President - Loans
Robert E. Paddock

Assistant V. P./Branch Manager
Armand D. Milot

Assistant Vice Presidents
Francis H. J. Casale
Philip T. Struhsacker

Assistant Treasurer
Gerald R. Emery

Instalment Loan Officer
Carol H. Strobel

Mortgage Loan Officers
Michael J. Cryans
Linda A. Nelson

Auditor
Wendy S. Robinson

TRUSTEES

Raymond E. Carbonneau

Robert H. Copenhaver

* Lionel J. Coulombe

* Joseph W. Delisle

* Daniel G. Edgar

* Wendell W. Jesseman

Sherman H. Joslin

Jimmie D. McLaughlin

Benton L. Moyer, Jr.

* George T. Noyes

Thomas M. Pancoast

Roger A. Peabody

*Investment Committee Members

MANCHESTER

AMOSKEAG SAVINGS BANK
875 ELM STREET
MANCHESTER, NH 03105

Tel. 624-3200

(Year of Incorporation - 1852)

BRANCHES

909 Hanover Street
Manchester, NH 03103

340 Wilson Street
Manchester, NH 03103

3 Elm Street
Goffstown, NH 03045

72 South River Road
Bedford, NH 03102

1283 D. W. Highway North
Hooksett, NH 03106

1500 South Willow Street
Manchester, NH 03105

1550 North Elm Street
Manchester, NH 03101

Rte. 102 West
Londonderry, NH 03053

OFFICERS

Chairman of the Board
Milton Machinist

President/CEO
William S. Bushnell

Exec. V. P./Treasurer/CAO
John H. Giffin, Jr.

Senior Vice Presidents
Wilfrid A. Daly
Robert W. Mulligan

Senior V. P./Comptroller
Donald H. Sargent

Senior V. P./Secretary
Normand G. St. Amand

Sr. V. P./Dir. of Marketing
Frederick D. Healey

Vice Presidents
Albert H. Demers
George S. May
J. Robert Prescott
Robert E. Shaw

Vice President/Branch Admin.
Kerry S. Long

Vice President/Comm. Loan Off.
Darrell E. Glencross

Vice President/Ext. Sales Mgr.
Dana Place

Ass't. V. P./Ass't. Comptroller
Harry P. Merrihew

Ass't. V. P./Comp. & Sec. Off.
Harrison E. Wilcomb

Ass't. V. P./Ass't. Branch Admin.
Frank J. Swist, Jr.

Assistant Vice Presidents
Joyce P. Blanchette
Esther W. Doerfler
R. Elaine Gordon
Margaret M. Hart
Lorraine B. Michalak
Richard C. Padgham
Steven E. Paradis
Sandra L. Rannisto
Dennis E. Sirois
Brenda L. Southmayd
Lorraine L. Staby

Assistant Treasurers
Grant I. MacDonald
C. John Mitchell

Assistant Secretaries
Linda A. Benjamin
Susan R. Biron
Evelyn E. Gage
Richard W. Greten
Marjorie R. Gustavsen
Nancy A. Lockwood
Doris W. Pierce
Edward G. Tishkevich
Branda S. Wade
Paula J. Whipple

Chief Appraiser
Robert G. Strachan

Ass't. Mortgage Off./Appraiser
Richard H. Thompson

Loan Servicing Officer
Patricia C. Benway

Auditor
David T. Glasheen

TRUSTEES

* Edward L. Allman
* William S. Bushnell
* Arthur J. Dobles
* Leon M. Goulet
* William House
* Milton Machinist
* David H. McKinnon
* Edward D. Wynot
* James S. Yakovakis

* Investment Committee Members

MANCHESTER

THE MERCHANTS SAVINGS BANK OF MANCHESTER, NEW HAMPSHIRE
ONE HAMPSHIRE PLAZA
MANCHESTER, NH 03105

Tel. 624-2424

(Year of Incorporation - 1899)

BRANCHES

Route 3, D. W. Highway
Manchester, NH 03104

1255 South Willow Street
Manchester, NH 03103

Rte. 3, D. W. Highway South
Merrimack, NH 03054

Route 101A, Milford Road
Merrimack, NH 03054

Route 102 and Mammoth Road
Londonderry, NH 03053

Route 101
Bedford, NH 03102

125 Main Street
Salem, NH 03079

One Hampshire Plaza
Manchester, NH 03101

OFFICERS

Chairman of the Board
John J. Reilly, Jr.

President/Treasurer
Ralph E. Jensen

Executive Vice President
John R. Allbee

Senior Vice President - Finance
Richard C. Ducharme

Senior Vice President - Lending
David W. Markie

Vice President/Controller
Thomas W. Boucher

Vice President - Const. Lending
Allan R. Clark

Vice President - Operations
Janice B. Crocker

Vice President - Mtge. Orig.
Stanley J. Nowakowski

Vice President - Comm. Lending
Charles S. Reese

Vice President - Personnel
Hazel H. Scannell

Vice President - Branching
Carol A. Themelis

Vice President/Consumer Lending
Joseph H. Young, Jr.

Ass't. Vice President
Bruce E. Croteau

Ass't. Vice President/Sec. Off.
Muriel J. Brown

Ass't. Vice President/Sav. Oper.
Clare M. Call

Ass't. Vice President - Marketing
Mark M. Bodi

Assistant Treasurers
Bernardino L. Alessandrini
Doris L. Bonenfant
Donald A. Comeau
Diane E. Demers
Harriet R. Dowd
Michael E. Ipavec
Harvey R. Joslin
Walter T. Lahey
Judith A. Laramie
Estelle C. LeComte
Lucille Y. Montplaisir
Muriel D. Pinard
Louise J. Trottier
Brian B. Tufts
Diane T. Vickers

Auditor
Ronald E. Vincent

Assistant Auditor
Jean E. Space

Corporate Secretary
Charlotte C. Mullen

TRUSTEES

John S. Gikas
* William S. Green
Robert J. Harrison
* Paul H. Harvey
* Ralph E. Jensen
M. Mary Mongan
Edward O. Powers
James F. Quirk, Jr.
* John J. Reilly, Jr.
Roland R. Tessier
* Richard I. Winneg

* Investment Committee Members

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
WINNIPESAUKEE STREET
MEREDITH, NH 03253

Tel. 279-7986

(Year of Incorporation - 1869)

BRANCHES

Route 25
Moultonboro, NH 03254

Main Street
Ashland, NH 03217

OFFICERS

Chairman of the Board
C. H. Thorne

President/Chief Exec. Off.
James D. Sutherland

Vice President
William C. Gilson

Treasurer
Basil L. Richardson

Secretary
J. Kent Bird

Assistant Vice President
Peter F. Brothers

Assistant Treasurer
Kenneth S. Duguay

Mortgage Officer
Ethel M. Reid

Branch Managers
Samuel L. Laverack
Mary Whitcher

Security Officer
Robert D. Bennett

TRUSTEES

* J. Kent Bird

William L. Foote

John F. Goodwin

* Allan C. Hale

Lewis C. Hanson

Everett M. Heath

Earle C. Peaslee

* John P. Sherman

James D. Sutherland

* C. H. Thorne

* Investment Committee Members

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET
NEWPORT, NH 03773

Tel. 863-3000

(Year of Incorporation - 1895)

BRANCH

Main Street
Warner, NH 03278

OFFICERS

Chairman of the Board
Stanley B. Terhune

President
Oliver M. Drown

Vice President/Treasurer
Neil T. Buffett

Vice Presidents
Floyd P. Bailey
Francis C. Gallup

Assistant Vice Presidents
Thomas Pfenning
Robert V. Wilkie

Assistant Treasurers
Phyllis H. Forest
Nancy E. Wilcox

Assistant Secretaries
Mary R. Niemi
Jean E. Thompson

Loan Officer
Richard W. Doremus, Jr.

TRUSTEES

Gordon E. Brenner
* George A. Dorr, Jr.
* Oliver M. Drown
Thomas Henley
* William P. Hoyt
* Hamilton R. Krans
Anthony J. Kulesza
William J. McCloskey
Malcolm W. Rowell
Harry V. Spanos
* Stanley B. Terhune
Sumner S. Woodward

* Investment Committee Members

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
35 MAIN STREET
PETERBOROUGH, NH 03458
Tel. 924-7142

(Year of Incorporation - 1847)

BRANCHES

Peterborough Plaza
Peterborough, NH 03458

Main Street
Antrim, NH 03440

Route 202 North
Peterborough, NH 03458

OFFICERS

Chairman of the Board
Kenneth A. Brighton

President
Kenneth B. Chandler

Sr. V. P./Treasurer/Sec.
Mary N. Emery

Vice Presidents
Gerald A. DeGrandpre
Robert L. Edwards

Ass't. V. P. - Finance
Bruce G. Campbell

Ass't. Treasurer
Jane M. Handy

Senior Loan Officers
William R. Potter
George M. Sullivan
Regina L. Whiting

Security Officer
John J. McDonough

Branch Mgrs./Loan Off.
Donna McLenon
Rose M. Wilson

Oper. & Systems Off.
R. Gregg Alexander

TRUSTEES

Richard E. Amidon
* Kenneth A. Brighton
* Kenneth B. Chandler
Mary N. Emery
Robert H. Grip
Gordon Hale
David J. Houston
David D. Hurlin
John J. McKenna
* Richard W. Pierce
Donald Sutherland
* Forrest F. Tenney
Robert D. Weathers
* Arthur E. Wheeler

* Investment Committee Members

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
20 HIGHLAND STREET
PLYMOUTH, NH 03264
Tel. 536-1272

(Year of Incorporation - 1889)

BRANCHES

Route 49
Campton, NH 03223

Main Street
Lincoln, NH 03251

Main Street
North Woodstock, NH 03262

OFFICERS

Chairman of the Board
Thomas B. Gadd

President
Kenneth R. Bartlett

Vice President
Ralph H. Marston

Treasurer
Ronald I. Sibley

Assistant Vice Presidents
Allen E. Grass
Gordon H. Kendall

Assistant Treasurers
Phyllis B. Holbrook
Nancy L. Shoft

TRUSTEES

C. James Ayer
* Kenneth R. Bartlett
Richard T. Cowern
John R. French
* Thomas B. Gadd
David L. Kent
* William H. Noyes
George H. Parker
Watson A. Rand
George T. Ray, Jr.
Henry C. Waldo

* Investment Committee Members

PORTSMOUTH

BANKEAST SAVINGS BANK
134 PLEASANT STREET
PORTSMOUTH, NH 03801

Tel. 436-1006

(Year of Incorporation - 1871)

BRANCH

Lafayette Road
Portsmouth, NH 03801

OFFICERS

Chairman of the Board
Bradford M. Kingman

President/Trust Officer
Peter Hamblett

Sr. V. P./Mortgage Off.
Melvin R. Low

Senior Vice President
Stephen H. Messicotte

Vice President/Treasurer
H. Paul Ouellette

Assistant Vice Presidents
Rose M. Bisognani
Kathleen C. Hayes

TRUSTEES

* Walter N. DeWitt
* Edward N. Eames
* Peter Hamblett
* William F. Harrington
* Bradford M. Kingman
* Melvin R. Low
* Louis B. Janvrin
* Adelbert E. Palmer
* James A. Shanley

* Investment Committee Members

PORTSMOUTH

PISCATAQUA SAVINGS BANK
15 PLEASANT STREET
PORTSMOUTH, NH 03801

Tel. 436-5250

(Year of Incorporation - 1877)

OFFICERS

Chairman of the Board
David A. Tober

President/Secretary
Sanford C. Sherman

Treasurer/Mortgage Officer
Jay S. Gibson

Assistant V. P./Operations Officer
Judith E. Hunt

Assistant Secretary
Bea Ann Kendall

TRUSTEES

* Kevin O. Adams

* Cynthia F. Blood

* Arthur F. Brady, Jr.

* Charles J. Griffin

* Sanford C. Sherman

* Eugene P. Soles

* David A. Tober

* Investment Committee Members

PORTSMOUTH

PORTSMOUTH SAVINGS BANK
333 STATE STREET
PORTSMOUTH, NH 03801
Tel. 436-6630

(Year of incorporation - 1823)

BRANCHES

Corner Route 101 & Ocean Road
Greenland, NH 03840

Corner of Lafayette & Fern Roads
North Hampton, NH 03862

OFFICERS

Chairman of the Board
Maurice J. Murphy, Jr.

President/Vice Chairman of the Board
Robert W. Simpson

Vice Presidents
Lester A. Avery
Harry P. Jarvis
Rodney D. Pridham

Treasurer
Thomas A. Barnes

Assistant Vice President
William H. Little, III

TRUSTEES

* Lester A. Avery

* Timothy J. Connors

* William R. Downey

* Milton F. Grant

* Harry P. Jarvis

* Maurice J. Murphy, Jr.

* Robert W. Simpson

* Investment Committee Members

ROCHESTER

BANKEAST SAVINGS BANK AND TRUST
22 SOUTH MAIN STREET
ROCHESTER, NH 03867
Tel. 332-4242

(Year of incorporation - 1887)

BRANCHES

North Main Street
Rochester, NH 03867

Route 16
Rochester, NH 03867

Route 109
Sanbornville, NH 03872

OFFICERS

President
Phillip D. Drapeau

Vice President
David M. Campbell

Vice President/Mortgage Off.
Glenn M. Lepene

Treasurer
Colette M. Viola

Ass't. Mortgage Officer
Joan T. Ducharme

Ass't. Treasurer
Marilyn M. Levesque

Senior Trust Officer
Robert J. Diefendorf

Trust Officers
Norma M. Goddard
Niall J. MacDonagh

TRUSTEES

* Phillip D. Drapeau
W. N. DeWitt
* Peter Hamblett
Richard F. Cooper
W. Bradley Corson
Shirley Dowd
* George Findell, Jr.
* Manley R. Irwin
Kennett R. Kendall, Jr.
Norman G. Mireault
Paul R. Towle
* Charles W. Varney, Jr.
Sewell T. Wilson, Jr.

* Investment Committee Members

SALEM

BANKEAST GUARANTY SAVINGS BANK
51 SOUTH BROADWAY Tel. 893-9515
SALEM, NH 03079

(Year of Incorporation - 1975)

OFFICERS

Chairman of the Board
Richard P. McCoy

Vice Chairman of the Board
Paul F. Leaming

Executive Vice President
Raymond P. Smith

Personal Banking Officer
Diane Richard

TRUSTEES

Anthony Berni

* John D. Collins

Walter N. DeWitt

Ray Howland

Thomas King

* William T. Knightly

Paul F. Leaming

Robert P. Leslie

* Richard P. McCoy

Raymond P. Smith

* Investment Committee Members

SOMERSWORTH

GRANITE STATE SAVINGS BANK
3 ELM STREET Tel. 692-2900
SOMERSWORTH, NH 03878

(Year of Incorporation - 1845)

BRANCHES

683 Central Avenue
Dover, NH 03820

1 Wakefield Street
Rochester, NH 03867

Front Street
Rollinsford, NH 03869

OFFICERS

Chairman of the Bd./Pres./CEO
John S. Terrill

Executive Vice President
Gerald F. Janelle

Sr. Vice President/Treasurer
Donald R. Hatt

Sr. Vice President
Roderick A. Boivin

Vice President
Stanley H. Thompson

Assistant Vice Presidents
Frank Flannery
Paul A. Galanes

Asst. V. P./Pers. Off.
Lena Molleur

Assistant Treasurer
William B. Morton

Operations Officer/Auditor
Vivian Cadorette

Admin. Asst./Retire. Plans Off.
Jacqueline E. Lambert

TRUSTEES

* Leo Cormier

* Robert L. Demers

* David G. Eastman

* Gerard L. Gaudreau

* Clifford B. Ham

* Robert N. Kendall

* John S. Terrill

* Stanley H. Thompson

* Investment Committee Members

TILTON

IONA SAVINGS BANK
219 MAIN STREET
TILTON, NH 03276
Tel. 286-4344

(Year of Incorporation - 1870)

OFFICERS

Chairman of the Board
George J. Falardeau

President/Treasurer
Harold E. Berlind

Assistant Vice President
Robert P. McGirr

Assistant Treasurer
Shirley A. Curdie

TRUSTEES

- * Harold E. Berlind
- * George J. Falardeau
- * James B. Horman
- Roy L. Jordan
- * Clement Levasseur
- * Robert W. Marshall
- Francis J. Robinson

* Investment Committee Members

WALPOLE

SAVINGS BANK OF WALPOLE
WESTMINSTER STREET
WALPOLE, NH 03608
Tel. 756-4771

(Year of Incorporation - 1875)

BRANCH

River Street
North Walpole, NH 03609

OFFICERS

Chairman of the Board
John A. Hubbard

President
Warren G. Allen

Executive Vice President
Donald J. Tisdale

Vice President
Edward T. McKenna

Treasurer
David M. Adams

Assistant Vice President
George A. Bousquet

Assistant Treasurer
Alice K. Howe

TRUSTEES

- * Warren G. Allen
- * Raymond J. Aumand
- * William S. Fletcher
- Joseph J. Green
- George R. Harris
- * John A. Hubbard
- Gregory J. Macri
- Edward R. Potter
- Richard Prentiss
- Paul J. Sullivan

* Investment Committee Members

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET
WOODSVILLE, NH 03785
Tel. 747-2735

(Year of Incorporation - 1889)

BRANCHES

River Road
Piermont, NH 03779

Junction 25 & 25C
Warren, NH 03279

Route 135
Monroe, NH 03771

OFFICERS

Chairman of the Board
Harold J. Graham

Vice Chairman of the Board
C. Lincoln Butson

President
Stanley R. Berube

Vice President
Lawrence P. Corey

Treasurer
Robert F. Miller

Assistant Treasurers
Anthony L. Brainerd
James E. Graham

Loan Officer
Doris D. Savage

Operations Officer
Gayle R. Darling

TRUSTEES

* Chester R. Allen
* C. Lincoln Butson
Francis X. Collins
* Russell H. Gould
* Harold J. Graham
* Richard G. McDanolds
* James J. Page
* J. Harvey Walker
* Walter O. Young

* Investment Committee Members

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION		CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER	
		CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	
ASSETS (CENTS OMITTED)							
1	Cash and due from banks	$ 4,341,925	$ 6,695,097	$ 2,022,857	$ 10,208,909	$ 2,897,723	1
2	U.S. Government obligations	2,709,415	27,915,977	10,130,367	3,048,169	1,359,625	2
3	U.S. Government agencies	2,293,755	9,881,901	2,605,804	9,763,159	1,005,230	3
4	State, county, municipal obligations	•••••••	22,550	•••••••	2,575,000	•••••••	4
5	Other bonds, notes and debentures	7,705,706	627,330	4,694,954	21,358,291	1,304,350	5
6	Corporate stocks	557,651	157,114	2,680,767	14,962,782	227,604	6
7	Total securities	13,266,527	38,604,872	20,111,892	51,707,401	3,896,809	7
8	LESS: Premium and valuation reserves	•••••••	•••••••	•••••••	•••••••	•••••••	8
9	Total securities net of premium and valuation reserves	13,266,527	38,604,872	20,111,892	51,707,401	3,896,809	9
10	Federal funds sold & loans & securities purchased under agreement to resell	4,100,000	•••••••	1,700,000	15,732,723	2,724,494	10
11	Real estate loans	50,432,998	60,185,974	45,674,511	163,508,064	30,532,305	11
12	Other loans	9,739,660	7,907,137	3,911,906	42,826,554	8.685,510	12
13	Total loans	60,172,658	68,093,111	49,586,417	206,334,618	39,217,815	13
14	LESS: Allowance for possible loan losses	39,480	565,957	392,058	655,045	•••••••	14
15	Net loans	60,133,178	67,527,154	49,194,359	205,679,573	39,217,815	15
16	Bank premises and other assets representing bank premises (net)	1,077,667	1,793,678	469,185	3,516,413	709,025	16
17	Leasehold improvements (net)	•••••••	•••••••	•••••••	11,138	84,721	17
18	Furniture, fixtures and equipment (net)	312,753	345,366	118,059	1,514,281	93,558	18
19	Total fixed assets	1,390,420	2,139,044	587,244	5,041,832	887,304	19
20	Other real estate owned (net)	61,981	184,868	56,538	704,128	30,936	20
21	Investment in unconsolidated subsidiaries and other affiliates	•••••••	•••••••	•••••••	43,179	•••••••	21
22	Other assets	1,395,648	1,890,470	1,030,287	6,610,966	789,795	22
23	Total Assets	$84,689,679	$117,041,505	$74,703,177	$295,728,711	$50,444,876	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$76,174,050	$107,403,609	$65,693,477	$240,136,618	$45,549,805	24
25 Other deposits	527,256	134,630	....	97,836	39,174	25
26 Total deposits	76,701,306	107,538,239	65,693,477	240,234,454	45,588,979	26
27 Securities and loans sold under agreements to repurchase	73,043	132,997	425,120	494,617	....	27
28 Other borrowings	2,000,000	70,259	....	28,945,200	1,000,000	28
29 Other liabilities	258,575	1,554,708	787,748	3,044,020	663,709	29
30 Total liabilities	79,032,924	109,296,203	66,906,345	272,718,291	47,252,688	30
31 Minority interest in consolidated subsidiaries	....	....	....	....	....	31
32 Capital notes and debentures	....	....	....	....	400,000	32
33 Capital stock	....	....	....	....	....	33
34 Guaranty fund	3,757,000	5,450,000	3,504,000	12,000,000	2,300,000	34
35 Undivided profits	1,899,755	2,295,302	3,892,832	7,563,682	354,961	35
36 Reserve for bad debts	....	....	400,000	3,446,738	105,158	36
37 Reserve for contingencies and other capital reserves	....	....	....	....	32,069	37
38 Total capital funds	5,656,755	7,745,302	7,796,832	23,010,420	3,192,188	38
39 Total Liabilities and Capital Funds	$84,689,679	$117,041,505	$74,703,177	$295,728,711	$50,444,876	39
	============	=============	============	=============	============	
GENERAL INFORMATION						
40 Surety coverage	$1,000,000	$2,000,000	$1,500,000	$2,000,000	$650,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$668,355	$1,093,457	$541,736	$2,628,685	$536,445	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$7,327,466	$10,046,705	$6,285,582	$21,245,161	$4,132,155	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	6.00	....	....	....	....	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	3.50	3.75	....	5.25	3.50	47
48 Clubs	5.50	5.50	5.50	2.75	5.50	48
49 Certificates of deposit	6.50 - 16.50	6.00 - 13.50	6.00 - 13.50	6.50 - 15.50	6.50 - 13.25	49
50 Money market certificates	8.653 - 14.61	8.375 - 14.61	8.653 - 14.61	8.653 - 13.28	7.429 - 14.183	50

	CONSOLIDATED REPORT OF CONDITION	DOVER	FRANKLIN	GREENVILLE	HANOVER	KEENE	
		STRAFFORD SAVINGS BANK	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 8,686,131	$ 916,551	$ 1,578,624	$ 3,402,794	$ 12,100,507	1
2	U.S. Government obligations	7,963,534	3,195,889	2,044,762	9,547,030	4,126,980	2
3	U.S. Government agencies	8,060,484	3,549,862	1,251,999	2,086,091	9,427,826	3
4	State, county, municipal obligations	....	....	....	431,608	....	4
5	Other bonds, notes and debentures	1,046,073	3,286,370	1,477,913	1,831,564	11,737,363	5
6	Corporate stocks	3,398,889	1,822,739	195,650	12	3,552,665	6
7	Total securities	20,468,980	11,854,860	4,970,324	13,896,305	28,844,834	7
8	LESS: Premium and valuation reserves	....	....	....	....	....	8
9	Total securities net of premium and valuation reserves	20,468,980	11,854,860	4,970,324	13,896,305	28,844,834	9
10	Federal funds sold & loans & securities purchased under agreement to resell	2,600,000	2,350,000	500,000	3,400,000	11,161,854	10
11	Real estate loans	61,224,614	36,834,552	12,524,442	74,285,998	98,385,477	11
12	Other loans	1,064,738	6,010,455	1,180,305	8,413,513	11,125,672	12
13	Total loans	62,289,352	42,845,007	13,704,747	82,699,511	109,511,149	13
14	LESS: Allowance for possible loan losses	50,000	130,468	....	310,996	....	14
15	Net loans	62,239,352	42,714,539	13,704,747	82,388,515	109,511,149	15
16	Bank premises and other assets representing bank premises (net)	830,212	1,541,785	471,829	1,731,842	1,729,568	16
17	Leasehold improvements (net)	....	....	....	....	....	17
18	Furniture, fixtures & equipment (net)	149,488	....	154,646	309,555	394,106	18
19	Total fixed assets	979,700	1,541,785	626,475	2,041,397	2,123,674	19
20	Other real estate owned (net)	40,655	134,873	....	553,779	86,394	20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22	Other assets	942,413	811,848	391,271	2,510,902	2,823,540	22
23	Total Assets	$95,957,231	$60,324,456	$21,771,441	$108,193,692	$166,651,952	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$84,247,702	$54,327,074	$19,942,544	$ 97,145,543	$150,590,444	24
25 Other deposits	38,745	149,746	9,055	238,441	1,405,640	25
26 Total deposits	84,286,447	54,476,820	19,951,599	97,383,984	151,996,084	26
27 Securities and loans sold under agreements to repurchase	....	672,898	....	2,309,540	....	27
28 Other borrowings	....	....	300,000	2,828,700	3,316,806	28
29 Other liabilities	809,674	191,679	160,590	377,599	615,806	29
30 Total liabilities	85,096,121	55,341,397	20,412,189	102,899,823	155,928,696	30
31 Minority interest in consolidated subsidiaries	....	....	....	....	....	31
32 Capital notes and debentures	....	....	....	....	....	32
33 Capital stock	....	....	....	....	....	33
34 Guaranty fund	4,400,000	2,625,000	995,000	5,550,000	7,600,000	34
35 Undivided profits	6,217,321	2,358,059	355,530	(256,131)	2,875,288	35
36 Reserve for bad debts	....	....	8,722	....	222,968	36
37 Reserve for contingencies and other capital reserves	243,789	....	....	....	25,000	37
38 Total capital funds	10,861,110	4,983,059	1,359,252	5,293,869	10,723,256	38
39 Total Liabilities and Capital Funds	$95,957,231	$60,324,456	$21,771,441	$108,193,692	$166,651,952	39
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GENERAL INFORMATION						
40 Surety coverage	$1,000,000	$600,000	$500,000	$2,000,000	$2,000,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$563,109	$541,001	$247,289	$787,619	$1,091,823	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$7,988,422	$5,074,763	$1,748,923	$9,827,672	$14,066,591	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	....	6.00	....	....	6.00	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	4.00	3.25	3.75	3.50	4.00	47
48 Clubs	5.25	Final payment	4.00	....	Final payment	48
49 Certificates of deposit	6.50 - 16.50	6.50 - 16.50	6.50 - 15.05	6.00 - 14.45	6.50 - 16.55	49
50 Money market certificates	7.429 - 16.104	8.653 - 12.172	8.70 - 14.61	8.653 - 13.958	8.653 - 16.104	50

CONSOLIDATED REPORT OF CONDITION	KEENE	LACONIA	LANCASTER	LEBANON	LITTLETON	
	KEENE SAVINGS BANK	LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK A MUTUAL SAVINGS BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	$ 1,989,740	$ 5,410,621	$ 1,432,175	$ 1,609,101	$ 6,610,546	1
2 U.S. Government obligations	3,291,619	7,876,653	4,720,773	1,922,917	5,305,788	2
3 U.S. Government agencies	3,632,067	4,629,798	1 012,000	4,899,816	3,646,592	3
4 State, county, municipal obligations	....	527,552	353,307	....	....	4
5 Other bonds, notes and debentures	4 216,136	11,185,290	1,926,268	31,941	2,418,391	5
6 Corporate stocks	728,357	6,117,903	2,081,591	2,640,098	175,000	6
7 Total securities	11,868,179	30,337,196	10,093,939	9,494,772	11,545,771	7
8 LESS: Premium and valuation reserves	....	....	....	....	....	8
9 Total securities net of premium and valuation reserves	11,868,179	30,337.196	10,093,939	9,494.772	11,545,771	9
10 Federal funds sold & loans & securities purchased under agreement to resell	3,015,126	3,800,000	2,800,000	3,288,927	2,350,000	10
11 Real estate loans	42,813,294	73,082,928	10,483,722	47,520,769	68,144,778	11
12 Other loans	4,317,378	8,454,494	3,966,226	10,837,601	16,518,345	12
13 Total loans	47,130,672	81,537,422	14,449,948	58,358,370	84,663,123	13
14 LESS: Allowance for possible loan losses	....	419,391	....	164,334	179,055	14
15 Net loans	47,130,672	81,118,031	14,449,948	58,194.036	84,484,068	15
16 Bank premises and other assets representing bank premises (net)	1.709,772	1,245,508	16,156	1,181,829	1,906,362	16
17 Leasehold improvements (net)	....	....	....	10,034	89,503	17
18 Furniture, fixtures & equipment (net)	271,496	379,616	17,881	167,339	411.150	18
19 Total fixed assets	1,981,268	1,625,124	34,037	1,359,202	2,407,015	19
20 Other real estate owned (net)	111,569	921	56,207	120,201	42,965	20
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22 Other assets	1,158,081	1,453,074	197,063	1,124,811	2,370,890	22
23 Total Assets	$67,254,635	$123,744,967	$29,063,369	$75,191,050	$109,811,255	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$62,093,210	$106,699,088	$26,240,423	$66,749,258	$ 94,169,441	24
25 Other deposits	206,760	125,714	....	125.715	1,354,850	25
26 Total deposits	62,299,970	106,824,802	26,240,423	66,874,973	95,524,291	26
27 Securities and loans sold under agreements to repurchase	226,196	540,100	....	340,488	2,503,861	27
28 Other borrowings	70,571	69,830	....	....	....	28
29 Other liabilities	774,066	1,079,583	35,082	1,093,736	1,582,875	29
30 Total liabilities	63,370,803	108,514,315	26,275,505	68,309,197	99,611,027	30
31 Minority interest in consolidated subsidiaries	....	....	....	....	....	31
32 Capital notes and debentures	....	....	....	....	....	32
33 Capital stock	....	....	400,000	....	....	33
34 Guaranty fund	3,135,000	5,500,000	1,100,000	3,400,000	4,550,000	34
35 Undivided profits	748,832	9,080,652	1,139,837	3,481,853	2,717,958	35
36 Reserve for bad debts	....	....	147,527	....	2,932,270	36
37 Reserve for contingencies and other capital reserves	....	650,000	500	....	....	37
38 Total capital funds	3,883,832	15,230,652	2,787,864	6,881,853	10,200,228	38
39 Total Liabilities and Capital Funds	$67,254,635	$123,744,967	$29,063,369	$75,191,050	$109,811,255	39
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GENERAL INFORMATION						
40 Surety coverage	$1,000,000	$1,000,000	$460,000	$750,000	$1,000,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$491,729	$691,182	$188,151	$614,108	$852,629	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$6,087,560	$11,129,924	$2,345,006	$6,487,002	$9,303,483	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	6.00	....	6.00	6.00	6.00	45
46 N.O.W.	5.25	5.25	4.25	5.25	5.25	46
47 Escrow funds	3.50	3.50	....	3.75	3.25	47
48 Clubs	5.00	5.50	5.25	2.00	5.00	48
49 Certificates of deposit	6.50 - 15.05	6.50 - 16.55	6.40 - 15.05	6.29 - 13.34	6.26 - 18.50	49
50 Money market certificates	8.653 - 14.61	8.653 - 14.61	8.653 - 14.61	8.65 - 14.61	7.429 - 14.61	50

	C O N S O L I D A T E D R E P O R T O F C O N D I T I O N	MANCHESTER	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH	
		AMOSKEAG SAVINGS BANK	THE MERCHANTS SAVINGS BANK OF MANCHESTER, N.H.	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 29,824,327	$ 12,024,623	$ 4,351,064	$ 2,528,418	$ 3,266,470	1
2	U.S. Government obligations	47,038,921	7,261,007	4,474,742	2,848,837	9,399,077	2
3	U.S. Government agencies	11,174,408	14,838,249	2,345,361	996,185	8,044,492	3
4	State, county, municipal obligations	1,377,099	1,423,268	5,000	....	571,670	4
5	Other bonds, notes and debentures	22,001,610	5,597,208	5,169,232	816,435	9,851,529	5
6	Corporate stocks	11,132,912	198,645	1,509,552	4,817,031	2,109,833	6
7	Total securities	92,724,950	29,318,377	13,503,887	9,078,488	29,976,601	7
8	LESS: Premium and valuation reserves	....	....	....	....	....	8
9	Total securities net of premium and valuation reserves	92,724,950	29,318,377	13,503,887	9,078,488	29,976,601	9
10	Federal funds sold & loans & securities purchased under agreement to resell	13,569,161	651,000	3,200,000	4,258,374	3,250,000	10
11	Real estate loans	263,395,527	261,076,794	50,800,816	44.005,255	74,257,636	11
12	Other loans	89,725,757	43,185,443	7,533,682	8,492,876	8,918,042	12
13	Total loans	353,121,284	304,262,237	58,334,498	52,498,131	83,175,678	13
14	LESS: Allowance for possible loan losses	818,250	494,644	120,671	106,256	218,793	14
15	Net loans	352,303,034	303,767,593	58,213,827	52,391,875	82,956,885	15
16	Bank premises and other assets representing bank premises (net)	14,333,927	3,127,084	1,098,100	1,290,538	1,813,032	16
17	Leasehold improvements (net)	109,714	840,500	....	....	25,828	17
18	Furniture, fixtures & equipment (net)	1,573,704	2,369,984	326,631	365,506	467,255	18
19	Total fixed assets	16,017,345	6,337,568	1,424,731	1,656,044	2,306,115	19
20	Other real estate owned (net)	....	2,985,479	81,804	1,448,196	494,928	20
21	Investment in unconsolidated subsidiaries and other affiliates	119,111	52,855	....	....	....	21
22	Other assets	8,389,816	10,287,157	1,113,945	1,016,276	1,114,970	22
23	Total Assets	$512,947,744	$365,424,652	$81,889,258	$72,377,671	$123,365,969	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$442,337,690	$293,690,892	$75,220,713	$65,997,934	$111,698,899	24
25 Other deposits	3,942,658	993,027	40,244	84,403	56,705	25
26 Total deposits	446,280,348	294,683,919	75,260,957	66,082,337	111,755,604	26
27 Securities and loans sold under agreements to repurchase	....	5,057,170	509,372	162,850	150,000	27
28 Other borrowings	13,692,594	41,070,616	....	....	500,000	28
29 Other liabilities	2,781,516	5,596,457	281,438	260,108	1,073,380	29
30 Total liabilities	462,754,458	346,408,162	76,051,767	66,505,295	113,478,984	30
31 Minority interest in consolidated subsidiaries	....	....	....	....	....	31
32 Capital notes and debentures	....	....	....	....	....	32
33 Capital stock	....	....	....	....	....	33
34 Guaranty fund	21,400,000	14,482,366	3,800,000	3,437,348	5,600,000	34
35 Undivided profits	26,951,388	4,124,326	2,037,491	2,435,028	4,286,985	35
36 Reserve for bad debts	....	409,798	....	....	....	36
37 Reserve for contingencies and other capital reserves	1,841,698	....	....	....	....	37
38 Total capital funds	50,193,286	19,016,490	5,837,491	5,872,376	9,886,985	38
39 Total Liabilities and Capital Funds	$512,947,744	$365,424,652	$81,889,258	$72,377,671	$123,365,969	39
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GENERAL INFORMATION						
40 Surety coverage	$3,500,000	$2,500,000	$1,000,000	$1,000,000	$900,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$3,075,182	$3,323,867	$601,623	$596,330	$900,357	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$43,303,326	$29,007,459	$7,279,973	$6,489,979	$10,999,978	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	....	6.00	....	6.00	....	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	4.00	3.50	3.25	3.50	5.50	47
48 Clubs	Final payment	5.25 - 5.50	5.25	5.50	....	48
49 Certificates of deposit	6.00 - 15.125	6.50 - 15.00	6.07 - 9.70	6.50 - 15.05	6.00 - 8.00	49
50 Money market certificates	8.731 - 14.61	8.00 - 16.20	8.653 - 14.61	8.653 - 14.61	7.975 - 15.05	50

	CONSOLIDATED REPORT OF CONDITION	PLYMOUTH	PORTSMOUTH	PORTSMOUTH	PORTSMOUTH	ROCHESTER	
		PLYMOUTH GUARANTY SAVINGS BANK	BANKEAST SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	BANKEAST SAVINGS BANK AND TRUST	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 2,374,638	$ 1,906,036	$ 3,049,902	$ 4,462,817	$ 9,037,139	1
2	U.S. Government obligations	910,090	1,865,402	4,465,436	18,028,361	4,773,320	2
3	U.S. Government agencies	2,200,000	....	2,244,133	325,435	7,614,811	3
4	State, county, municipal obligations	719,742	860,628	1,740	2,046,829	20,984,582	4
5	Other bonds, notes and debentures	4,043,911	998,062	5,805,962	4,201,593	675,665	5
6	Corporate stocks	7,621,170	816,837	688,849	7,230,467	3,576,862	6
7	Total securities	15,494,913	4,540,929	13,206,120	31,832,685	37,625,240	7
8	LESS: Premium and valuation reserves	....	....	....	....	....	8
9	Total securities net of premium and valuation reserves	15,494,913	4,540,929	13,206,120	31,832,685	37,625,240	9
10	Federal funds sold & loans & securities purchased under agreement to resell	2,500,000	3,250,000	3,150,000	42,040,630	1,050,000	10
11	Real estate loans	47,423,587	41,872,119	30,717,838	79,277,317	73,705,432	11
12	Other loans	5,046,310	6,537,046	2,802,174	8,225,353	9,207,631	12
13	Total loans	52,469,897	48,409,165	33,520,012	87,502,670	82,913,063	13
14	LESS: Allowance for possible loan losses	556,321	98,795	82,646	....	623,052	14
15	Net loans	51,913,576	48,310,370	33,437,366	87,502,670	82,290,011	15
16	Bank premises and other assets representing bank premises (net)	2,378,523	987,677	632,373	1,835,631	601,109	16.
17	Leasehold improvements (net)	....	....	....	....	123,451	17
18	Furniture, fixtures & equipment (net)	491,121	98,723	138,409	342,459	371,794	18
19	Total fixed assets	2,869,644	1,086,400	770,782	2,178,090	1,096,354	19
20	Other real estate owned (net)	92,283	....	....	....	169,037	20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22	Other assets	830,664	609,322	537,728	1,699,402	2,232,638	22
23	Total Assets	$76,075,718	$59,703,057	$54,151,898	$169,716,294	$133,500,419	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$66,149,471	$54,866,129	$50,214,825	$154,983,219	$122,928,850	24
25 Other deposits	1,662,036	158,182	40,828	201,450	216,575	25
26 Total deposits	67,811,507	55,024,311	50,255,653	155,184,669	123,145,425	26
27 Securities and loans sold under agreements to repurchase	163,042	....	....	....	....	27
28 Other borrowings	....	....	....	....	....	28
29 Other liabilities	675,411	659,366	416,619	274,371	901,832	29
30 Total liabilities	68,649,960	55,683,677	50,672,272	155,459,040	124,047,257	30
31 Minority interest in consolidated subsidiaries	....	....	....	....	....	31
32 Capital notes and debentures	49,750	....	....	....	....	32
33 Capital stock	400,000	200,000	....	....	600,000	33
34 Guaranty fund	3,200,000	2,482,500	2,450,000	7,350,000	5,550,000	34
35 Undivided profits	3,776,008	1,336,880	1,029,626	6,060,070	3,303,162	35
36 Reserve for bad debts	....	....	....	838,184	....	36
37 Reserve for contingencies and other capital reserves	....	....	....	9,000	....	37
38 Total capital funds	7,425,758	4,019,380	3,479,626	14,257,254	9,453,162	38
39 Total Liabilities and Capital Funds	$76,075,718	$59,703,057	$54,151,898	$169,716,294	$133,500,419	39
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GENERAL INFORMATION						
40 Surety coverage	$700,000	$700,000	$800,000	$2,000,000	$1,200,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$686,328	$353,247	$271,347	$980,739	$760,532	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$6,599,405	$5,218,228	$4,756,238	$15,118,063	$11,101,863	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	....	6.00	6.00	6.00	....	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	....	5.50	5.25	3.50	3.50	47
48 Clubs	5.50	5.25	5.25	Final payment	Final payment	48
49 Certificates of deposit	6.50 - 16.55	6.50 - 14.55	6.219 - 14.75	6.50 - 16.55	6.50 - 13.00	49
50 Money market certificates	7.48 - 16.104	8.653 - 13.669	8.768 - 14.61	8.731 - 16.104	8.60 - 14.60	50

	CONSOLIDATED REPORT OF CONDITION	SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE	
		BANKEAST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 3,322,867	$ 3,917,449	$ 899,403	$ 1,534,639	$ 2,048,931	1
2	U.S. Government obligations	299,675	8,826,859	799,446	5,166,298	9,076,159	2
3	U.S. Government agencies	3,259,790	11,700,008	1,058,111	2,200,518	3,303,991	3
4	State, county, municipal obligations	....	....	....	....	....	4
5	Other bonds, notes and debentures	....	4,300,877	342,289	4,239,669	1,610,967	5
6	Corporate stocks	....	1,366,869	63,324	1,112,443	1,132,383	6
7	Total securities	3,559,465	26,194,613	2,263,170	12,718,928	15,123,500	7
8	LESS: Premium and valuation reserves	....	38,970	....	....	....	8
9	Total securities net of premium and valuation reserves	3,559,465	26,155,643	2,263,170	12,718,928	15,123,500	9
10	Federal funds sold & loans & securities purchased under agreement to resell	2,000,000	2,359,823	550,000	1,400,000	550,000	10
11	Real estate loans	7,809,943	57,598,693	6,962,638	37,756,384	9,945,921	11
12	Other loans	1,534,462	10,182,950	1,332,317	6,498,232	3,888,893	12
13	Total loans	9,344,405	67,781,643	8,294,955	44,254,616	13,834,814	13
14	LESS: Allowance for possible loan losses	102,550	196,364	....	318,471	108,638	14
15	Net loans	9,241,855	67,585,279	8,294,955	43,936,145	13,726,176	15
16	Bank premises and other assets representing bank premises (net)	692,227	2,329,418	233,887	355,198	411,837	16
17	Leasehold improvements (net)	....	....	....	94,146	....	17
18	Furniture, fixtures & equipment (net)	120,548	371,649	44,867	113,048	275,039	18
19	Total fixed assets	812,775	2,701,067	278,754	562,392	686,876	19
20	Other real estate owned (net)	....	27,897	....	287,759	109,837	20
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....	21
22	Other assets	253,090	1,451,582	161,284	777,881	616,226	22
23	Total Assets	$19,190,052	$104,198,740	$12,447,566	$61,217,744	$32,861,546	23

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	$17,696,519	$ 96,348,705	$11,308,930	$57,126,745	$30,050,799	24
25 Other deposits	202,755	424,010	5,239	72,117	8,745	25
26 Total deposits	17,899,274	96,772,715	11,314,169	57,198,862	30,059,544	26
27 Securities and loans sold under agreements to repurchase	....	....	9,000	....	397,571	27
28 Other borrowings	....	452,091	....	....	....	28
29 Other liabilities	118,058	807,981	55,806	77,111	337,310	29
30 Total liabilities	18,017,332	98,032,787	11,378,975	57,275,973	30,794,425	30
31 Minority interest in consolidated subsidiaries	....	....	....	....	....	31
32 Capital notes and debentures	....	....	306,489	....	....	32
33 Capital stock	320,000	....	....	....	168,000	33
34 Guaranty fund	463,987	4,950,000	342,000	2,850,000	1,315,000	34
35 Undivided profits	388,733	1,215,953	420,102	1,091,771	584,121	35
36 Reserve for bad debts	....	....	....	....	....	36
37 Reserve for contingencies and other capital reserves	....	....	....	....	....	37
38 Total capital funds	1,172,720	6,165,953	1,068,591	3,941,771	2,067,121	38
39 Total Liabilities and Capital Funds	$19,190,052	$104,198,740	$12,447,566	$61,217,744	$32,861,546	39
GENERAL INFORMATION						
40 Surety coverage	$5,000,000	$1,000,000	$300,000	$5,000,000	$500,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	$172,483	$710,283	$119,619	$361,212	$275,357	41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
42 Amount of interest paid to depositors	$1,704,884	$9,385,948	$1,069,819	$5,445,241	$2,591,579	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	6.00	....	6.00	....	6.00	45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	5.00	3.50	3.50	3.50	3.50	47
48 Clubs	5.50	5.00	....	Final payment	5.00	48
49 Certificates of deposit	6.00 - 16.55	6.50 - 9.25	6.50 - 14.00	6.00 - 13.00	6.50 - 16.00	49
50 Money market certificates	8.40 - 13.23	8.65 - 10.00	8.731 - 13.669	7.00 - 13.00	8.80 - 16.104	50

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER	
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$6,901,238	$ 7,772,496	$5,440,596	$25,214,023	$4,836,369	1
2 Interest and dividends on securities	1,996,511	4,088,423	2,044,700	5,909,487	494,342	2
3 Commissions, collections, exchange and service charges	186,502	161,574	40,231	275,297	146,335	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	243,133	191,139	230,217	1,034,131	199,305	4
5 Other operating earnings	351,873	173,564	58,688	464,551	79,814	5
6 Total Operating Earnings	$9,679,257	12,387,196	7,814,432	32,897,489	5,756,165	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	668,355	1,093,457	541,736	2,628,685	536,445	7
8 Employee benefits	160,436	245,110	151,698	596,049	127,766	8
9 Net occupancy expense of bank premises	166,450	242,057	113,197	681,553	143,289	9
10 Interest on capital notes and debentures	....	....	....	....	28,000	10
11 Interest on borrowings and related liabilities	308,332	58,979	61,195	3,021,595	186,941	11
12 Furniture and equipment expense	120,676	192,214	55,631	489,963	77,854	12
13 Provision for possible loan losses (or actual net loan losses)	12,962	53,979	21,303	195,000	5,159	13
14 Other operating expenses	562,972	696,377	395,446	2,640,033	449,141	14
15 Total Operating Expenses	2,000,183	2,582,173	1,340,206	10,252,878	1,554,595	15

16	NET OPERATING EARNINGS BEFORE TAXES	7,679,074	9,805,023	6,474,226	22,644,611	4,201,570	16
17	Applicable income taxes	....	(9,297)	....	(447,638)	(11,100)	17
18	NET OPERATING EARNINGS AFTER TAXES	7,679,074	9,795,726	6,474,226	22,196,973	4,190,470	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	7,327,466	10,046,705	6,285,582	21,245,161	4,132,155	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	351,608	(250,979)	188,644	951,812	58,315	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	(102,736)	(470,962)	(82,748)	(1,721,000)	3,542	21
22	Other net non-operating (charges)/credits	111,000	(3,368)	177,345	(3,131,559)	(300)	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	8,264	(474,330)	94,597	(4,852,559)	3,242	23
24	NET INCOME	359,872	(725,309)	283,241	(3,900,747)	61,557	24
25	DIVIDENDS PAID ON CAPITAL STOCK	....	....	....	....	....	25
26	NET INCOME AFTER DIVIDENDS	359,872	(725,309)	283,241	(3,900,747)	61,557	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	794,100	....	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	27,518	....	....	....	....	28
29	NET CHANGE FOR PERIOD	332,354	(725,309)	283,241	(3,106,647)	61,557	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	5,324,401	8,470,611	7,513,591	26,117,067	3,130,631	30
31	CAPITAL ACCOUNT AT END OF PERIOD	$5,656,755	$ 7,745,302	$7,796,832	$23,010,420	$3,192,188	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	DOVER	FRANKLIN	GREENVILLE	HANOVER	KEENE	
	STRAFFORD SAVINGS BANK	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$6,298,984	$5,174,930	$1,506,696	$ 9,340,354	$12,298,630	1
2 Interest and dividends on securities	2,119,825	1,244,010	625,128	1,546,068	3,005,362	2
3 Commissions, collections, exchange and service charges	27,667	29,134	....	133,345	171,342	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	432,062	449,447	90,413	274,138	1,096,179	4
5 Other operating earnings	684,723	18,260	73,471	267,012	866,646	5
6 Total Operating Earnings	9,563,261	6,915,781	2,295,708	11,560,917	17,438,159	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	563,109	541,001	247,289	787,619	1,091,823	7
8 Employee benefits	135,856	102,847	51,507	162,243	276,347	8
9 Net occupancy expense of bank premises	79,653	123,169	42,163	218,433	244,243	9
10 Interest on capital notes and debentures	....	....	....	....	....	10
11 Interest on borrowings and related liabilities	....	89,386	48,156	680,389	188,778	11
12 Furniture and equipment expense	61,927	122,470	47,190	150,554	256,010	12
13 Provision for possible loan losses (or actual net loan losses)	....	24,000	11,150	280,354	983,602	13
14 Other operating expenses	479,009	375,276	165,273	949,038	894,654	14
15 Total Operating Expenses	1,319,554	1,378,149	612,728	3,228,630	3,935,457	15

16 NET OPERATING EARNINGS BEFORE TAXES	8,243,707	5,537,632	1,682,980	8,332,287	13,502,702	16
17 Applicable income taxes	....	(65,870)	....	62,211	132,576	17
18 NET OPERATING EARNINGS AFTER TAXES	8,243,707	5,471,762	1,682,980	8,394,498	13,635,278	18
19 INTEREST AND DIVIDENDS ON DEPOSITS	7,988,422	5,074,763	1,748,923	9,827,672	14,066,591	19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	255,285	396,999	(65,943)	(1,433,174)	(431,313)	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	(2,771)	(429,748)	12,904	16,015	313,203	21
22 Other net non-operating (charges)/credits	80,475	....	(36,856)	(157,171)	(1,963)	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	77,704	(429,748)	(23,952)	(141,156)	311,240	23
24 NET INCOME	332,989	(32,749)	(89,895)	(1,574,330)	(120,073)	24
25 DIVIDENDS PAID ON CAPITAL STOCK	....	....	....	....	....	25
26 NET INCOME AFTER DIVIDENDS	322,989	(32,749)	(89,895)	(1,574,330)	(120,073)	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	28
29 NET CHANGE FOR PERIOD	322,989	(32,749)	(89,895)	(1,574,330)	(120,073)	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	10,528,121	5,015,808	1,449,147	6,868,199	* 10,843,329	30
31 CAPITAL ACCOUNT AT END OF PERIOD	$10,861,110	$4,983,059	$1,359,252	$5,293,869	$10,723,256	31

* Adjusted

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	KEENE	LACONIA	LANCASTER	LEBANON	LITTLETON	
	KEENE SAVINGS BANK	LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK A MUTUAL SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$5,156,578	$ 9,399,382	$1,465,421	$7,081,292	$10,109,242	1
2 Interest and dividends on securities	1,443,201	2,700,227	751,779	797,200	891,142	2
3 Commissions, collections, exchange and service charges	78,763	76,025	10,477	98,873	136,194	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	293,130	484,626	214,677	381,281	499,018	4
5 Other operating earnings	257,051	458,893	470,032	90,566	439,784	5
6 Total Operating Earnings	7,228,723	13,119,153	2,912,386	8,449,212	12,075,380	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	491,729	691,182	188,151	614,108	852,629	7
8 Employee benefits	106,927	157,170	33,639	129,571	104,719	8
9 Net occupancy expense of bank premises	137,654	146,179	47,044	108,140	292,297	9
10 Interest on capital notes and debentures	....	....	....	....	....	10
11 Interest on borrowings and related liabilities	105,715	53,451	....	15,901	436,241	11
12 Furniture and equipment expense	111,458	198,273	19,310	99,378	263,766	12
13 Provision for possible loan losses (or actual net loan losses)	18,532	60,000	6,342	21,600	153,750	13
14 Other operating expenses	483,800	534,019	186,880	438,845	857,612	14
15 Total Operating Expenses	1,455,815	1,840,274	481,366	1,427,543	2,961,014	15

16	NET OPERATING EARNINGS BEFORE TAXES	5,772,908	11,278,879	2,431,020	7,021,669	9,114,366	16
17	Applicable income taxes	86,443	74,928	....	(149,499)	36,000	17
18	NET OPERATING EARNINGS AFTER TAXES	5,859,351	11,353,807	2,431,020	6,872,170	9,150,366	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	6,087,560	11,129,924	2,345,006	6,487,002	9,303,483	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	(228,209)	223,883	86,014	385,168	(153,117)	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	26,565	289,594	4,426	527,863	337,686	21
22	Other net non-operating (charges)/credits	102,453	16,213	(91,635)	(196,600)	(50,987)	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	129,018	305,807	(87,209)	331,263	286,699	23
24	NET INCOME	(99,191)	529,690	(1,195)	716,431	133,582	24
25	DIVIDENDS PAID ON CAPITAL STOCK	....	....	112,000	....	....	25
26	NET INCOME AFTER DIVIDENDS	(99,191)	529,690	(113,195)	716,431	133,582	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	28
29	NET CHANGE FOR PERIOD	(99,191)	529,690	(113,195)	716,431	133,582	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	3,983,023	14,700,962	2,901,059	6,165,422	10,066,646	30
31	CAPITAL ACCOUNT AT END OF PERIOD	$3,883,832	$15,230,652	$2,787,864	$6,881,853	$10,200,228	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MANCHESTER AMOSKEAG SAVINGS BANK	MANCHESTER THE MERCHANTS SAVINGS BANK OF MANCHESTER, N.H.	MEREDITH MEREDITH VILLAGE SAVINGS BANK	NEWPORT SUGAR RIVER SAVINGS BANK	PETERBOROUGH PETERBOROUGH SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$36,655,361	$34,858,645	$7,260,711	$5,882,464	$ 9,518,057	1
2 Interest and dividends on securities	12,233,519	3,635,872	991,802	797,254	2,949,233	2
3 Commissions, collections, exchange and service charges	368,307	1,514,973	48,862	101,396	145,811	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	2,226,609	248,906	424,047	486,005	295,229	4
5 Other operating earnings	199,354	1,439,301	44,894	121,654	504,475	5
6 Total Operating Earnings	51,683,150	41,697,697	8,770,316	7,388,773	13,412,805	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	3,075,182	3,323,867	601,623	596,330	900,357	7
8 Employee benefits	686,692	658,129	169,182	151,420	226,126	8
9 Net occupancy expense of bank premises	1,356,525	1,036,357	124,579	136,541	192,103	9
10 Interest on capital notes and debentures	....	....	....	....	....	10
11 Interest on borrowings and related liabilities	1,671,076	4,170,484	118,177	95,073	214,872	11
12 Furniture and equipment expense	556,127	1,314,283	121,295	126,786	135,526	12
13 Provision for possible loan losses (or actual net loan losses)	82,000	279,000	37,532	55,604	45,495	13
14 Other operating expenses	3,360,870	2,434,840	439,636	465,142	1,193,055	14
15 Total Operating Expenses	10,788,472	13,216,960	1,612,024	1,626,896	2,907,534	15

16	NET OPERATING EARNINGS BEFORE TAXES	40,894,678	28,480,737	7,158,292	5,761,877	10,505,271	16
17	Applicable income taxes	1,539,000	326,275	•••••••	•••••••	•••••••	17
18	NET OPERATING EARNINGS AFTER TAXES	42,433,678	28,807,012	7,158,292	5,761,877	10,505,271	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	43,303,326	29,007,459	7,279,973	6,489,979	10,999,978	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	(869,648)	(200,447)	(121,681)	(728,102)	(494,707)	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	1,274,636	35,422	149,707	623,560	677,589	21
22	Other net non-operating (charges)/credits	•••••••	•••••••	57,098	73,237	37,357	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	1,274,636	35,422	206,805	696,797	714,946	23
24	NET INCOME	404,988	(165,025)	85,124	(31,305)	220,239	24
25	DIVIDENDS PAID ON CAPITAL STOCK	•••••••	•••••••	•••••••	•••••••	•••••••	25
26	NET INCOME AFTER DIVIDENDS	404,988	(165,025)	85,124	(31,305)	220,239	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	•••••••	•••••••	•••••••	•••••••	•••••••	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	•••••••	•••••••	•••••••	•••••••	•••••••	28
29	NET CHANGE FOR PERIOD	404,988	(165,025)	85,124	(31,305)	220,239	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	49,788,298	19,181,515	5,752,367	5,903,681	9,666,746	30
31	CAPITAL ACCOUNT AT END OF PERIOD	$50,193,286	$19,016,490	$5,837,491	$5,872,376	$ 9,886,985	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PLYMOUTH	PORTSMOUTH	PORTSMOUTH	PORTSMOUTH	ROCHESTER	
	PLYMOUTH GUARANTY SAVINGS BANK	BANKEAST SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	BANKEAST SAVINGS BANK AND TRUST	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$6,142,440	$5,212,631	$3,760,579	$ 9,592,689	$ 9,523,630	1
2 Interest and dividends on securities	1,777,655	696,885	1,285,239	2,116,725	3,531,409	2
3 Commissions, collections, exchange and service charges	87,901	21,214	23,504	128,124	61,916	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	131,647	418,862	404,446	5,418,851	335,582	4
5 Other operating earnings	52,357	229,088	199,394	302,419	326,836	5
6 Total Operating Earnings	8,192,000	6,578,680	5,673,162	17,558,808	13,779,373	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	686,328	353,247	271,347	980,739	760,532	7
8 Employee benefits	61,346	67,750	53,194	142,164	183,819	8
9 Net occupancy expense of bank premises	272,917	100,362	91,243	283,901	132,989	9
10 Interest on capital notes and debentures	4,800	....	....	....	....	10
11 Interest on borrowings and related liabilities	33,320	....	4,176	....	44,002	11
12 Furniture and equipment expense	116,815	49,602	50,654	131,274	135,555	12
13 Provision for possible loan losses (or actual net loan losses)	47,609	62,000	....	221	220,120	13
14 Other operating expenses	317,419	398,046	314,412	980,211	1,267,472	14
15 Total Operating Expenses	1,540,554	1,031,007	785,026	2,518,510	2,744,489	15

16	NET OPERATING EARNINGS BEFORE TAXES	6,651,446	5,547,673	4,888,136	15,040,298	11,034,884	16
17	Applicable income taxes	54,625	11,649	18,000	....	796,248	17
18	NET OPERATING EARNINGS AFTER TAXES	6,706,071	5,559,322	4,870,136	15,040,298	11,831,132	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	6,599,405	5,218,228	4,756,238	15,118,063	11,101,863	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	106,666	341,094	113,898	(77,765)	729,269	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	720,696	(264,004)	27,148	322,344	537	21
22	Other net non-operating (charges)/credits	(77,479)	....	39,096	240,378	249,010	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	643,217	(264,004)	66,244	562,722	249,547	23
24	NET INCOME	749,883	77,090	180,142	484,957	978,816	24
25	DIVIDENDS PAID ON CAPITAL STOCK	100,000	115,001	....	....	360,000	25
26	NET INCOME AFTER DIVIDENDS	649,883	(37,911)	180,142	484,957	618,816	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	49,750	....	....	....	....	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....	28
29	NET CHANGE FOR PERIOD	699,633	(37,911)	180,142	484,957	618,816	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	6,726,125	4,057,291	3,299,484	13,772,297	8,834,346	30
31	CAPITAL ACCOUNT AT END OF PERIOD	$7,425,758 ===========	$4,019,380 ===========	$3,479,626 ===========	$14,257,254 ============	$9,453,162 ===========	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE	
	BANKEAST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$1,181,899	$ 7,441,316	$ 888,273	$5,014,388	$1,504,788	1
2 Interest and dividends on securities	672,286	2,874,473	375,349	1,174,130	1,435,259	2
3 Commissions, collections, exchange and service charges	52,769	160,152	6,571	57,163	57,874	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	99,010	621,964	82,596	206,361	366,219	4
5 Other operating earnings	310,427	73,046	64,662	44,861	115,198	5
6 Total Operating Earnings	2,316,391	11,170,951	1,417,451	6,496,903	3,479,338	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	172,483	710,283	119,619	361,212	275,357	7
8 Employee benefits	12,000	229,399	22,021	93,116	53,126	8
9 Net occupancy expense of bank premises	71,518	174,470	21,322	80,916	44,584	9
10 Interest on capital notes and debentures	....	....	24,750	....	....	10
11 Interest on borrowings and related liabilities	6,631	307,763	....	....	38,259	11
12 Furniture and equipment expense	16,858	204,715	21,966	83,175	42,067	12
13 Provision for possible loan losses (or actual net loan losses)	52,550	48,000	(230)	50,000	10,000	13
14 Other operating expenses	156,651	639,765	81,531	375,295	311,380	14
15 Total Operating Expenses	488,691	2,314,395	290,979	1,043,714	774,773	15

16	NET OPERATING EARNINGS BEFORE TAXES	1,827,700	8,856,556	1,126,472	5,453,189	2,704,565	16
17	Applicable income taxes	(63,504)	280,021	(2,000)	31,253	(12,170)	17
18	NET OPERATING EARNINGS AFTER TAXES	1,764,196	9,136,577	1,124,472	5,484,442	2,692,395	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	1,704,884	9,385,948	1,069,819	5,445,241	2,591,579	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	59,312	(249,371)	54,653	39,201	100,816'	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	·······	(420,924)	11,304	(28,266)	(3,927)	21
22	Other net non-operating (charges)/credits	29,352	35,254	(3,633)	·······	(74,025)	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	29,352	(385,670)	7,671	(28,266)	(77,952)	23
24	NET INCOME	88,664	(635,041)	62,324	10,935	22,864	24
25	DIVIDENDS PAID ON CAPITAL STOCK	·······	·······	·······	·······	67,200	25
26	NET INCOME AFTER DIVIDENDS	88,664	(635,041)	62,324	10,935	(44,336)	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	·······	·······	·······	·······	·······	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	·······	·······	13,149	248,497	·······	28
29	NET CHANGE FOR PERIOD	88,664	(635,041)	49,175	(237,562)	(44,336)	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,084,056	6,800,994	1,019,416	4,179,333	2,111,457	30
31	CAPITAL ACCOUNT AT END OF PERIOD	$1,172,720	$6,165,953	$1,068,591	$3,941,771	$2,067,121	31

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS

NUMBER OF SAVINGS BANKS REPORTING: 30
DECEMBER 31, 1982

ASSETS	(In thousands)	% of Total Assets
Cash and due from banks	$ 154,452	4.60
U. S. Government obligations	220,393	6.56
U. S. Government agencies	138,652	4.13
State, county, municipal obligations	31,901	.95
Other bonds, notes and debentures	144,503	4.30
Corporate stocks	82,676	2.46
Total securities	618,125	18.40
LESS: Premium and valuation reserves	39	...
Total securities net of premium and valuation reserves	618,086	18.40
Federal funds sold and loans & securities purchased under agreement to resell	143,302	4.27
Real estate loans	1,962,240	58.41
Other loans	358,071	10.66
Total loans	2,320,311	69.06
LESS: Allowance for possible loan losses	6,752	.20
Net loans	2,313,559	68.86
Bank premises and other assets representing bank premises (net)	52,051	1.55
Leasehold improvements (net)	1,389	.04
Furniture, fixtures and equipment (net)	12,110	.36
Total fixed assets	65,550	1.95

	(In thousands)	% of Total Assets
Other real estate owned (net)	7,883	.23
Investment in unconsolidated subsidiaries and other affiliates	215	.01
Other assets	56,593	1.68
Total Assets	$3,359,640	100.00
LIABILITIES AND CAPITAL FUNDS		
Time/savings deposits	$2,947,783	87.74
Other deposits	12,562	.37
Total deposits	2,960,345	88.11
Securities and loans sold under agreements to repurchase	14,168	.42
Other borrowings	94,317	2.81
Other liabilities	27,346	.82
Total liabilities	3,096,176	92.16
Minority interest in consolidated subsidiaries	......	...
Capital notes and debentures	756	.02
Capital stock	2,088	.06
Guaranty fund	145,539	4.33
Undivided profits	103,768	3.09
Reserve for bad debts	8,511	.25
Reserve for contingencies and other capital reserves	2,802	.09
Total capital funds	263,464	7.84
Total Liabilities and Capital Funds	$3,359,640	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

SAVINGS BANKS

	December 31, 1982 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$262,434
Interest and dividends on securities	66,205
Commissions, collection, exchange & service charges	4,408
Income on federal funds sold and loans & securities purchased under agreement to resell	17,879
Other operating earnings	8,783
Total Operating Earnings	359,709
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,826)	24,726
Employee benefits	5,351
Net occupancy expense of bank premises	6,906
Interest on capital notes and debentures	58
Interest on borrowings and related liabilities	11,959
Furniture and equipment expense	5,373
Provision for possible loan losses or net actual loan losses	2,838
Other operating expenses	22,844
Total Operating Expenses	80,055

NET OPERATING EARNINGS BEFORE TAXES	279,654
Applicable income taxes	2,652
NET OPERATING EARNINGS AFTER TAXES	282,306
INTEREST AND DIVIDENDS ON DEPOSITS	283,168
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	(862)
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	1,848
Other net non-operating (charges)/credits	(2,578)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(730)
NET INCOME	(1,592)
DIVIDENDS PAID ON CAPITAL STOCK	754
NET INCOME AFTER DIVIDENDS	(2,346)
OTHER INCREASES IN CAPITAL ACCOUNTS	844
OTHER DECREASES IN CAPITAL ACCOUNTS	289
NET CHANGE FOR PERIOD	1,791
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	265,255
CAPITAL ACCOUNT AT END OF PERIOD	$263,464

REPORT OF CONDITION OF TRUST DEPARTMENTS
OF GUARANTY SAVINGS BANKS

ASSETS	PORTSMOUTH BANKEAST SAVINGS BANK	ROCHESTER BANKEAST SAVINGS BANK AND TRUST
Balances with banks	$ 370,368	$ 1,556,180
Government, state and municipal bonds	161,259	12,499,027
Other bonds	59,269	4,730,190
Corporate stocks	669,871	10,539,950
Real estate loans	......	88,222
Other assets	685,266	5,771,492
Total Assets	$1,946,033	$35,185,061
LIABILITIES		
Invested principal of trusts, agencies, estates	$1,925,296	$34,907,723
Uninvested principal of trusts, agencies, estates	1,186	32,523
Invested income of trusts, agencies, estates	......	......
Uninvested income of trusts, agencies, estates	19,551	244,815
Other liabilities	......	......
Total Liabilities	$1,946,033	$35,185,061

AGGREGATE REPORT OF THE TRUST DEPARTMENTS
OF GUARANTY SAVINGS BANK

NUMBER OF TRUST DEPARTMENTS REPORTING: 2
DECEMBER 31, 1982

	(In thousands)	% of Total Assets
ASSETS		
Balances with banks	$ 1,927	5.19
Government, state and municipal bonds	12,660	34.10
Other bonds	4,789	12.90
Corporate stocks	11,210	30.19
Real estate loans	, 88	.23
Other assets	6,457	17.39
Total Assets	$37,131	100.00
		% of Total Liabilities
LIABILITIES		
Invested principal of trusts, agencies, estates	$36,833	99.20
Uninvested principal of trusts, agencies, estates	34	.09
Invested income of trusts, agencies, estates	......	....
Uninvested income of trusts, agencies, estates	264	.71
Other liabilities	......	....
Total Liabilities	$37,131	100.00

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

HOME CO-OPERATIVE BANK
133 PLEASANT STREET Tel. 752-1330
BERLIN, NH 03570

(Year of Incorporation - 1890)

BRANCH

66 Main Street
Gorham, NH 03581

OFFICERS

Chairman of the Board
Benoit Richards

Vice Chairmen of the Board
Reuell Leavitt
John Morris

President
Gerald M. Martel

Executive Vice President
Chester Lapete

Senior Vice President
Roland H. Leighton

Vice President
Donald C. Heath

Assistant Vice President
Carole Lamirande

Assistant Treasurer
Anita Fontaine

DIRECTORS

Otis Bartlett
Bertrand Bryant
James Burns
Roland Chabot
Jules Croteau
Herbert Dore
Eli Isaacson
* Reuell Leavitt
Chester Lapete
Joseph Micucci
* Gerald Martel
* John Morris
* Benoit Richards
Paul Sylvester
* David Welch

* Investment Committee Members

EXETER

FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE
ONE CENTER STREET Tel. 772-9324
EXETER, NH 03833

(Year of Incorporation - 1892)

BRANCHES

53 Lincoln Street
Exeter, NH 03833

Main & Wight Streets
Raymond, NH 03077

Portsmouth Ave. & Winnicut Rd.
Stratham, NH 03885

Village Square Shopping Center
Route 111
Hampstead, NH 03841

354 Central Street
Franklin, NH 03235

OFFICERS

Chairman of the Board
Edwin L. Saari

President/Treasurer
Joseph Wyatt

Executive Vice President
Charles G. Palm

Vice Presidents
John P. Gunther
Patrick J. Maher

Assistant Vice President
Fred E. Towne, Jr.

Assistant Treasurers
Lucile R. Edwards
Joseph A. Gorski
Roger E. Roy

DIRECTORS

* John A. Bell
* Dwight W. Brown
Horace E. Grant
Henry J. Mazalewski
Edward B. Miles
Wesley S. Nickerson
* Edwin L. Saari
Roger P. Sloan
Joseph Wyatt

* Investment Committee Members

HAMPTON

HAMPTON CO-OPERATIVE BANK
40 HIGH STREET
HAMPTON, NH 03842
Tel. 926-3339

(Year of Incorporation - 1915)

OFFICERS

Chairman of the Board/Secretary
Dean B. Merrill

Executive Vice President
Norman N. Merrill

Vice Presidents
Joseph R. Bradt
William C. Carter
Thomas G. Ferguson

DIRECTORS

Charles G. Bailey
* Stanwood S. Brown
H. Alfred Casassa
* O. Raymond Garland
* D. Malcolm Hamilton
Dean B. Merrill
Norman N. Merrill
* Donald R. Palmer
* Theodore J. Scott

* Investment Committee Members

KEENE

KEENE CO-OPERATIVE BANK
100 MAIN STREET
KEENE, NH 03431
Tel. 352-5730

(Year of Incorporation - 1912)

OFFICERS

Chairman of the Board
Roland L. Harper

President/Secretary
Whalen B. Dunn

Vice President/Treasurer
John R. Harper

Vice Presidents
Rita H. Johnson
Regina M. Kelleher

DIRECTORS

Arthur E. Cohen
* Whalen B. Dunn
Robert H. Farrar
* Roland L. Harper
James A. Levins
Robert W. Therrien
* Roy V. Whitney
James T. Wirths, III

* Investment Committee Members

MILFORD

MILFORD CO-OPERATIVE BANK
SOUTH STREET
MILFORD, NH 03055

Tel. 673-2303

(Year of Incorporation - 1890)

BRANCHES

Route 101A
Amherst, NH 03031

Main Street
Brookline, NH 03033

OFFICERS

Chairman of the Board
Samuel G. Proctor

President/Treasurer
Richard D. D'Amato

Assistant Vice Presidents
Claire J. Castanino
Mary E. Highley
Daniel L. Yohe

Assistant Treasurer
Donald R. Blanchette

Secretary
Chester M. Hall

DIRECTORS

Kenneth Boynton

* Richard D. D'Amato

* Chester M. Hall

William B. Haughey

William E. Kokko

J. Justin Pestana, Jr.

* Samuel G. Proctor

Alan G. White

* Investment Committee Members

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
ROUTE 125
PLAISTOW, NH 03865

Tel. 382-8525

(Year of Incorporation - 1916)

OFFICERS

Chairman of the Board
John E. Hansbury

President/Secretary
Donald E. Wood

Vice President
Lloyd R. Meacham

Treasurer
Shirley E. Francis

Assistant Vice President
Dennis Edmondson

Assistant Treasurers
Bernadine A. FitzGerald
Wanda L. Peabody

DIRECTORS

Paul J. Auger

* J. Russell Colcord

* John E. Hansbury

F. Carroll Heselton

* Fred B. Smith

* Edward B. Vandewater

Donald E. Wood

* Investment Committee Members

SALEM

SALEM CO-OPERATIVE BANK
3 SOUTH BROADWAY
SALEM, NH 03079

Tel. 898-2153

(Year of Incorporation - 1922)

OFFICERS	DIRECTORS
Chairman of the Board Lavington J. Dyson	* Kelly P. Dahood
President Kelly P. Dahood	* Lavington J. Dyson
Vice President/Treasurer Joyce A. Hall	* Joyce A. Hall
Secretary Robert W. Thorndike	Lloyd G. MacLean
Assistant Treasurer Linda Couture	Chester Milnes
	Royal A. Roulston
	Robert W. Thorndike

* Investment Committee Members

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

	CONSOLIDATED REPORT OF CONDITION	BERLIN	EXETER	HAMPTON	KEENE	MILFORD	
		HOME CO-OPERATIVE BANK	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 1,158,130	$ 754,327	$ 6,437,912	$ 2,152,109	$ 3,302,346	1
2	U.S. Government obligations	499,338	4,024,189	3,575,771	3,000,000	900,000	2
3	U.S. Government agencies	182,979	2,500,000	500,750	....	1,547,839	3
4	State, county, municipal obligations	....	....	....	....	....	4
5	Other bonds, notes and debentures	....	34,506	408,917	5,000,000	30,000	5
6	Federal Home Loan Bank Stock	352,700	778,485	351,900	205,000	354,600	6
7	Other stocks	....	....	2,014,216	3,751	....	7
8	Total securities	1,035,017	7,337,180	6,851,554	8,208,751	2,832,439	8
9	LESS: Premium and valuation reserves	....	....	....	57,299	13,791	9
10	Total securities net of premium and valuation reserves	1,035,017	7,337,180	6,851,554	8,151,452	2,818,648	10
11	Real estate loans	38,357,140	79,004,412	36,252,548	25,740,665	36,474,711	11
12	Other loans	4,490,806	2,818,565	2,359,817	4,210,211	2,269,964	12
13	Total loans	42,847,946	81,822,977	38,612,365	29,950,876	38,744,675	13
14	Overnight deposits & loans & securities purchased under agreement to resell	4,881,214	2,002,908	1,145,301	1,888,977	1,513,492	14
15	Bank premises (net)	959,542	1,892,593	636,697	412,908	1,023,478	15
16	Leasehold improvements (net)	....	....	....	....	5,838	16
17	Furniture, fixtures & equipment (net)	195,253	469,202	110,832	43,570	161,550	17
18	Total fixed assets	1,154,795	2,361,795	747,529	456,478	1,190,866	18
19	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	909,107	....	19
20	Other real estate owned	578,881	155,870	....	138,533	....	20
21	Other assets	2,932,354	3,636,862	432,158	788,442	517,455	21
22	Total Assets	$54,588,337	$98,071,919	$54,226,819	$44,435,974	$48,087,482	22

LIABILITIES AND CAPITAL ACCOUNTS						
23 Time/savings shares and deposits	$49,770,878	$91,020,194	$49,879,037	$38,120,716	$43,751,577	23
24 Advances from FHLB	500,000	1,189,400	1,200,000	3,929,300	2,282,000	24
25 Other funds borrowed	....	1,158,306	....	....	5,060	25
26 Other liabilities	1,920,184	627,073	768,736	289,324	138,182	26
27 Total liabilities	52,191,062	93,994,973	51,847,773	42,339,340	46,176,819	27
28 Subordinated notes and debentures	300,000	....	....	....	....	28
29 Guaranty fund	1,770,000	3,498,816	1,813,957	1,480,000	1,498,165	29
30 Surplus	327,275	683,227	544,519	50,996	412,498	30
31 Net undivided profits	....	(105,097)	......	565,638	....	31
32 Reserve for bad debts	....	....	20,570	....	....	32
33 Reserve for contingencies and other capital reserves	....	....	....	....	....	33
34 Total capital accounts	2,397,275	4,076,946	2,379,046	2,096,634	1,910,663	34
35 Total Liabilities and Capital Accounts	$54,588,337	$98,071,919	$54,226,819	$44,435,974	$48,087,482	35
	============	============	============	============	============	
GENERAL INFORMATION						
36 Surety coverage	$855,000	$1,230,000	$1,000,000	$800,000	$780,000	36
37 Total compensation paid to officers and employees (including directors' fees)	$471,921	$879,335	$319,810	$316,700	$397,663	37
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982						
38 Amount of interest paid to depositors	$5,006,727	$9,344,130	$5,441,106	$3,216,867	$4,141,090	38
39 Rate of dividends paid during period:						39
40 Regular savings	5.50	5.50	5.50	5.50	5.50	40
41 Special notice	....	6.00	6.00	....	5.75	41
42 N.O.W.	5.25	5.25	5.25	5.25	5.00	42
43 Escrow funds	3.00	3.50	3.50	3.50	3.25	43
44 Clubs	5.50	5.25	5.00	4.00	5.50	44
45 Certificates of deposit	5.75 - 15.15	6.00 - 16.55	6.50 - 12.69	5.75 - 8.00	6.50 - 16.55	45
46 Money market certificates	7.429 - 14.61	8.65 - 13.67	8.65 - 13.66	8.65 - 15.65	8.653 - 13.669	46

	CONSOLIDATED REPORT OF CONDITION	PLAISTOW	SALEM				
		PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK				
	ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 1,179,024	$ 2,282,231				1
2	U.S. Government obligations	1,525,000	....				2
3	U.S. Government agencies	....	2,456,875				3
4	State, county, municipal obligations	....	....				4
5	Other bonds, notes and debentures	....	....				5
6	Federal Home Loan Bank Stock	401,200	482,100				6
7	Other stocks	....	1,418,509				7
8	Total securities	1,926,200	4,357,484				8
9	LESS: Premium and valuation reserves	....	....				9
10	Total securities net of premium and valuation reserves	1,926,200	4,357,484				10
11	Real estate loans	47,235,854	49,147,226				11
12	Other loans	1,810,623	2,045,607				12
13	Total loans	49,046,477	51,192,833				13
14	Overnight deposits & loans & securities purchased under agreement to resell	1,594,099	8,241,010				14
15	Bank premises (net)	883,986	1,106,951				15
16	Leasehold improvements (net)	....	....				16
17	Furniture, fixtures & equipment (net)	385,420	281,728				17
18	Total fixed assets	1,269,406	1,388,679				18
19	Investment in unconsolidated subsidiaries and other affiliates	....	....				19
20	Other real estate owned	....	43,308				20
21	Other assets	508,544	55,590				21
22	Total Assets	$55,523,750	$67,561,135				22

LIABILITIES AND CAPITAL ACCOUNTS					
23 Time/savings shares and deposits	$52,730,230	$60,323,446			23
24 Advances from FHLB	....	1,000,000			24
25 Other funds borrowed	274,243	68,726			25
26 Other liabilities	360,456	1,327,042			26
27 Total liabilities	53,364,929	62,719,214			27
28 Subordinated notes and debentures	....	....			28
29 Guaranty fund	2,009,081	2,891,388			29
30 Surplus	87,597	1,748,096			30
31 Net undivided profits	62,143	202,437			31
32 Reserve for bad debts	....	....			32
33 Reserve for contingencies and other capital reserves	....	....			33
34 Total capital accounts	2,158,821	4,841,921			34
35 Total Liabilities and Capital Accounts	$55,523,750	$67,561,135			35
	=============	============			
GENERAL INFORMATION					
36 Surety coverage	$825,000	$850,000			36
37 Total compensation paid to officers and employees (including directors' fees)	$332,642	$257,833			37
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982					
38 Amount of interest paid to depositors	$5,483,687	$6,500,511			38
39 Rate of dividends paid during period:					39
40 Regular savings	5.50	5.50			40
41 Special notice	6.00	....			41
42 N.O.W.	5.25	5.00			42
43 Escrow funds	3.50	4.00			43
44 Clubs	6.00	5.00			44
45 Certificates of deposit	6.00 - 8.00	6.50 - 15.80			45
46 Money market certificates	8.653 - 14.00	8.374 - 12.70			46

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	BERLIN	EXETER	HAMPTON	KEENE	MILFORD	
	HOME CO-OPERATIVE BANK	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	$5,621,191	$ 9,255,915	$4,032,725	$3,755,195	$4,078,146	1
2 Interest and dividends on securities	161,000	960,662	1,779,619	1,262,033	426,085	2
3 Income on overnight deposits and loans & securities purchased under agreement to resell	97,359	805,926	287,672	16,171	285,670	3
4 Commissions, collection, exchange & service charges	104,941	68,938	25,167	16,765	99,972	4
5 Other operating earnings	433,134	15,937	7,478	95,268	105,686	5
6 Total Operating Earnings	6,417,625	11,107,378	6,132,661	5,145,432	4,995,559	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	471,921	879,335	319,810	316,700	393,663	7
8 Employee benefits	96,168	236,943	66,126	132,189	60,865	8
9 Interest on borrowings and related liabilities	50,386	517,950	127,763	957,154	106,861	9
10 Interest on capital notes and debentures	27,625	....	....	....	....	10
11 Net occupancy expense of bank premises	93,844	200,349	44,420	84,800	108,098	11
12 Furniture and equipment expense	39,314	180,676	69,964	43,081	64,728	12
13 Net actual loan losses	38,599	(12,680)	....	151,882	2,207	13
14 Other operating expenses	667,148	663,454	290,459	365,656	414,518	14
15 Total Operating Expenses	1,485,005	2,666,027	918,542	2,051,462	1,150,940	15

16 NET OPERATING EARNINGS BEFORE TAXES	4,932,620	8,441,351	5,214,119	3,093,970	3,844,619	16
17 Applicable income taxes	....	258,419	....	12,913	....	17
18 NET OPERATING EARNINGS AFTER TAXES	4,932,620	8,699,770	5,214,119	3,106,883	3,844,619	18
19 INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	5,006,727	9,344,130	5,441,106	3,219,579	4,141,090	19
20 NET EARNINGS AFTER INTEREST/DIVIDENDS	(74,107)	(644,360)	(226,987)	(112,696)	(296,471)	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	679,180	....	39,103	161,438	....	21
22 Other net non-operating (charges)/credits	60,322	216,049	(3)	(46,492)	101,032	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	739,502	216,049	39,100	114,946	101,032	23
24 NET INCOME	665,395	(428,311)	(187,887)	2,250	(195,439)	24
25 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	565,638	....	25
26 OTHER DECREASES IN CAPITAL ACCOUNTS	776,704	12,326	....	....	....	26
27 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(111,309)	(440,637)	(187,887)	567,888	(195,439)	27
28 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	2,508,584	4,517,583	2,566,933	1,528,746	2,106,102	28
29 CAPITAL ACCOUNT AT END OF PERIOD	$2,397,275	$4,076,946	$2,379,046	$2,096,634	$1,910,663	29

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PLAISTOW	SALEM			
	PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK			
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$5,350,892	$5,617,463			1
2 Interest and dividends on securities	232,342	1,045,290			2
3 Income on overnight deposits and loans & securities purchased under agreement to resell	323,451	795,857			3
4 Commissions, collection, exchange & service charges	19,107	52,111			4
5 Other operating earnings	54,839	45,229			5
6 Total Operating Earnings	5,980,631	7,555,950			6
OPERATING EXPENSES:					
7 Salaries, wages and fees	332,642	257,833			7
8 Employee benefits	58,472	68,786			8
9 Interest on borrowings and related liabilities	62,253	117,364			9
10 Interest on capital notes and debentures	......	259,708			10
11 Net occupancy expense of bank premises	74,749	....			11
12 Furniture and equipment expense	80,743	131,634			12
13 Net actual loan losses	1,430	1,922			13
14 Other operating expenses	325,689	308,272			14
15 Total Operating Expenses	935,978	1,145,519			15

16 NET OPERATING EARNINGS BEFORE TAXES	5,044,653	6,410,431			16
17 Applicable income taxes	151,278	....			17
18 NET OPERATING EARNINGS AFTER TAXES	5,195,931	6,410,431			18
19 INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	5,483,687	6,500,511			19
20 NET EARNINGS AFTER INTEREST/DIVIDENDS	(287,756)	(90,080)			20
NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	....	256,528			21
22 Other net non-operating (charges)/credits	5,038	35,989			22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	5,038	292,517			23
24 NET INCOME	(282,718)	202,437			24
25 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....			25
26 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....			26
27 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(282,718)	202,437			27
28 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	2,441,539	4,639,484			28
29 CAPITAL ACCOUNT AT END OF PERIOD	$2,158,821	$4,841,921			29

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS

NUMBER OF CO-OPERATIVE BANKS REPORTING: 7
DECEMBER 31, 1982

ASSETS	(In thousands)	% of Total Assets
Cash and due from banks	$ 17,266	4.09
U. S. Government obligations	13,524	3.20
U. S. Government agencies	7,189	1.70
State, county, municipal obligations	......	....
Other bonds, notes and debentures	5,473	1.30
Federal Home Loan Bank Stock	2,926	.69
Other stocks	3,437	.81
Total securities	32,549	7.70
LESS: Premium and valuation reserves	71	.02
Total securities net of premium and valuation reserves	32,478	7.69
Real estate loans	312,213	73.90
Other loans	20,005	4.73
Total loans	332,218	78.63
Overnight deposits and loans & securities purchased under agreement to resell	21,267	5.03
Bank premises (net)	6,916	1.64
Leasehold improvements (net)	6	....
Furniture, fixtures and equipment (net)	1,648	.39
Total fixed assets	8,570	2.03
Investment in unconsolidated subsidiaries and other affiliates	909	.21
Other real estate owned	916	.22
Other assets	8,871	2.10
Total Assets	$422,495	100.00
	=========	=======

LIABILITIES AND CAPITAL ACCOUNTS	(In thousands)	% of Total Liabilities and Capital Accounts
Time/savings shares and deposits	$385,596	91.27
Advances from Federal Home Loan Bank	10,101	2.39
Other funds borrowed	1,506	.36
Other liabilities	5,431	1.28
Total liabilities	402,634	95.30
Subordinated notes and debentures	300	.07
Guaranty fund	14,961	3.55
Surplus	3,854	.91
Net undivided profits	725	.17
Reserve for bad debts	21	...
Reserve for contingencies and other capital reserves	......	...
Total capital accounts	19,861	4.70
Total Liabilities and Capital Accounts	$422,495	100.00
	=========	=======

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

CO-OPERATIVE BANKS

	December 31, 1982 (in thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$37,711
Interest and dividends on securities	5,867
Income on overnight deposits and loans & securities purchased under agreement to resell	2,612
Commissions, collection, exchange & service charges	387
Other operating earnings	758
Total Operating Earnings	47,335
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 210)	$ 2,972
Employee benefits	720
Interest on borrowings and related liabilities	1,940
Interest on capital notes and debentures	287
Net occupancy expense of bank premises	606
Furniture and equipment expense	610
Net actual loan losses	183
Other operating expenses	3,035
Total Operating Expenses	10,353

NET OPERATING EARNINGS BEFORE TAXES	36,982
Applicable income taxes	423
NET OPERATING EARNINGS AFTER TAXES	37,405
INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	39,137
NET EARNINGS AFTER INTEREST/DIVIDENDS	(1,732)
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	1,136
Other net non-operating (charges)/credits	372
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	1,508
NET INCOME	(224)
OTHER INCREASES IN CAPITAL ACCOUNTS	565
OTHER DECREASES IN CAPITAL ACCOUNTS	789
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(448)
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	20,309
CAPITAL ACCOUNT AT END OF PERIOD	$19,861

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION
200 COOS STREET Tel. 752-2750
BERLIN, NH 03570

(Year of Incorporation - 1929)

OFFICERS

President
Richard J. Campagna

Vice President
Laurier L. Rousseau

Treasurer
Gerard J. Lagace

Secretary
Clovis E. Morin

Assistant Treasurer
Gerald L. Dumoulin

DIRECTORS

Arthur Bouchard
Richard J. Campagna
Wilfred Charest
Rene Heroux
Gerard J. Lagace
Raymond Langlois
Clovis E. Morin
Roland Pouliot
Laurier L. Rousseau

BERLIN

UNITED BROTHERHOOD CREDIT UNION
820 MAIN STREET Tel. 752-5650
BERLIN, NH 03570

(Year of Incorporation - 1956)

OFFICERS

President
Rene Pinette

Vice President
Richard Fournier

Treasurer
Real Cloutier

Clerk
Anthony Cellupica

DIRECTORS

Gaston Bouchard
Anthony Cellupica
Real Cloutier
Richard Fournier
George Labrecque
Rene Pinette
Raymond Vaillancourt

BRISTOL

IPC EMPLOYEES CREDIT UNION
ROUTE 104 - PLEASANT STREET
BRISTOL, NH 03222
Tel. 744-2281 Ext. 421

(Year of Incorporation - 1956)

OFFICERS

President
Earlene L. Wells

Vice President
John R. Bianchi

Treasurer
Clare O. Parker

Secretary
Janet Barber

DIRECTORS

Janet Barber
John R. Bianchi
Everett C. Bucklin
Leslie Corneau
R. Gregory Keenan
Clare O. Parker
Ronald Preble
Jane M. Sharp
Earlene L. Wells

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET
CONCORD, NH 03301
Tel. 225-5536

(Year of Incorporation - 1954)

OFFICERS

President
Parker M. Vintinner

Vice President
Robert E. Sanborn

Treasurer
William W. Wilson

Clerk
Paul A. McAuley

DIRECTORS

Paul A. Drouin
Paul A. McAuley
Robert E. Sanborn
Parker M. Vintinner
William W. Wilson

CONCORD

NEW HAMPSHIRE CENTRAL CREDIT UNION
63 SCHOOL STREET
CONCORD, NH 03301
Tel. 225-5311

(Year of Incorporation - 1959)

OFFICERS

President
Walter P. Barrett

Vice President
Salvatore J. Garafalo

Treasurer
Avis L. Folsom

Secretary
Douglas E. Wright

DIRECTORS

Walter P. Barrett
LeaAnn Burr
Roger W. Conway
Avis L. Folsom
Salvatore J. Garafalo
Ronald W. Reed
Douglas E. Wright

DOVER

DRC EMPLOYEES CREDIT UNION
INDUSTRIAL PARK
DOVER, NH 03820
Tel. 742-0720

(Year of Incorporation - 1973)

OFFICERS

President
Richard E. Layton

Vice President
James C. Pettis

Treasurer
Pamela S. Preston

Secretary
Doris H. Freedman

DIRECTORS

Norman Ferland
Doris H. Freedman
Raymond Guy
Everett Hastings
Louise Korn
Jean LaBrack
Richard E. Layton
James Pettis
Pamela S. Preston

DOVER

K. P. CREDIT UNION
121 BROADWAY
DOVER, NH 03820
Tel. 749-1922 Ext. 354

(Year of Incorporation - 1971)

OFFICERS

President
Reginald H. Fogg

Vice President
Barry W. Dunphy

Treasurer
Joy H. Robbins

Secretary
Peter Santa Lucia

DIRECTORS

Justin E. Davis

John L. Donnell

Barry W. Dunphy

Reginald H. Fogg

Joy H. Robbins

David W. Rouleau

Peter Santa Lucia

Timothy S. Uraskevich

Sau Zee

DOVER

W D H EMPLOYEES CREDIT UNION
709 CENTRAL AVENUE
DOVER, NH 03820
Tel. 742-5252 Ext. 257

(Year of Incorporation - 1970)

OFFICERS

President
Artemis Diamond

Vice President
Ellen J. Mathieu

Treasurer
Andrew Mastrobattista

Recording Secretary
Renee Houle

Corresponding Secretary
Joanne Sirois

DIRECTORS

Grace Davison

Artemis Diamond

Esther Hanson

Renee Houle

Suzanne Manning

Andrew Mastrobattista

Ellen J. Mathieu

Agnes Rexroad

Joanne Sirois

EXETER

P E A CREDIT UNION
GORHAM HALL
EXETER, NH 03833

Tel. 772-4311 Ext. 242

(Year of Incorporation - 1969)

OFFICERS

President
William D. Cross

Vice Presidents
Charles A. Hamblet
Colin F. N. Irving

Treasurer
James Del Buono

Secretary
Lynda K. Beck

DIRECTORS

Lynda K. Beck
William D. Cross
James A. Del Buono
Charles A. Hamblet
Colin F. N. Irving

HANOVER

HANOVER CREDIT UNION
45 SOUTH PARK STREET
HANOVER, NH 03755

Tel. 643-4214

(Year of Incorporation - 1951)

OFFICERS

President
Robert Bailey

Vice President
Patricia Grenier

Treasurer
Joseph Carregal

Secretary
George A. Smith, Sr.

DIRECTORS

Robert Bailey
Joseph Carregal
Norman F. Chapman
Terri Dudley
Patricia Grenier
George A. Smith, Sr.
William Tansey
Joseph Vitagliano
Elaine Warshell

KEENE

M P B EMPLOYEES CREDIT UNION
PRECISION PARK
KEENE, NH 03431

Tel. 352-0310 Ext. 250

(Year of Incorporation - 1953)

OFFICERS

President
Robert A. Candello

Vice President
Ralph E. Robbins

Treasurer
Cora M. Fuller

Secretary
William F. Thomas

Security Officer
Sidney O. Davis, Jr.

DIRECTORS

Elsie N. Burnham

Robert A. Candello

Sidney O. Davis, Jr.

Cora M. Fuller

Ralph E. Robbins

Ronald H. Starkey

William F. Thomas

KEENE

MONADNOCK CREDIT UNION
800 PARK AVENUE
KEENE, NH 03431

Tel. 357-5035

(Year of Incorporation - 1960)

OFFICERS

President
Stephen A. Downey

Vice President
Louise H. Leonard

Treasurer
Eileen A. Hagenow

Clerk
J. Rogers Howard

DIRECTORS

Stephen A. Downey

Mary L. Edwards

Walter K. Greiner

Eileen A. Hagenow

J. Rogers Howard

Louise Leonard

Donald E. Murphy

Margaret A. Ramsay

Gary J. Seavy

KEENE

S & C CREDIT UNION
AVON STREET Tel. 352-2111
KEENE, NH 03431

(Year of Incorporation - 1953)

OFFICERS	DIRECTORS
President Felix A. Cloutier	Bryant P. Abbott
	George K. Bemis, Jr.
	Bette A. Bergeron
Vice President James F. Frint	Dorothy M. Briggs
	Felix A. Cloutier
Treasurer Carl E. Russell	James F. Frint
	Carl E. Russell
Secretary George K. Bemis, Jr.	Hammon E. Woodbury

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
CHURCH STREET Tel. 524-6271
LACONIA, NH 03246

(Year of Incorporation - 1953)

OFFICERS	DIRECTORS
President James Johnson	Howard E. Banfill
	Ralph Bissonnette
Vice President Clayton Haddock	Clayton Haddock
Treasurer Howard E. Banfill	James Johnson
Clerk Alexander Morin	Alexander Morin

LEBANON

SBB EMPLOYEES' CREDIT UNION
HIGHWAY FOUR
LEBANON, NH 03766

Tel. 448-3000 Ext. 217

(Year of Incorporation - 1953)

OFFICERS

President
Robert R. Bachand

Vice President
Thomas G. Hunt

Treasurer/Manager
Gladys M. Quinn

Clerk
John P. Carr

DIRECTORS

Robert R. Bachand
John P. Carr
Thomas G. Hunt
Gladys M. Quinn
Gail E. Ragione
Leon J. Tremblay

MANCHESTER

CATHEDRAL PARISH CREDIT UNION
554 UNION STREET
MANCHESTER, NH 03104

Tel. 668-2722

(Year of Incorporation - 1954)

OFFICERS

President
Robert M. Walsh, Jr.

Vice President
Daniel W. O'Shaughnessy

Treasurer/Secretary
Chester C. Raymond

DIRECTORS

George P. Francis
Thomas S. Keaveney
Richard Mahoney
Elizabeth A. Merritt
Daniel W. O'Shaughnessy
Chester C. Raymond
Robert M. Walsh, Jr.

MANCHESTER

GRANITE STATE CREDIT UNION
149 HANOVER STREET
MANCHESTER, NH 03105
Tel. 668-2221

(Year of Incorporation - 1945)

OFFICERS

Chairman of the Board
Hans J. Wentrup

President/Treasurer
William W. Smith

Vice President
Pierre O. Caron

Secretary
Phyllis M. Gorham

DIRECTORS

Nicholas J. Ashooh

Pierre O. Caron

Phyllis J. Gilbert

Phyllis M. Gorham

George D. Krasner

Robert H. Northridge

William W. Smith

Hans J. Wentrup

Bruce W. Wiggett

MANCHESTER

J. F. & ASSOCIATES CREDIT UNION
325 WILSON STREET
MANCHESTER, NH 03103
Tel. 622-4128
622-4156

(Year of Incorporation - 1953)

OFFICERS

President
Emile Simard

Vice President
Anthony Darling

Treasurer/Manager
Blanche D. Rheaume

DIRECTORS

Robert Christy

Constance J. Ciman

Leon M. Cornell

Anthony Darling

Gregory Lambert

Blanche D. Rheaume

Emile Simard

Ronald R. Szarek

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION
44 BRIDGE STREET Tel. 622-8781
MANCHESTER, NH 03101

(Year of Incorporation - 1949)

OFFICERS

President
Paul E. Brodeur

Vice President
Wilfred Burkush

Treasurer
Arthur D. Kehas

Clerk
Virginia Doherty

DIRECTORS

Paul E. Brodeur

Wilfred Burkush

Virginia Doherty

James Donahue

Arthur D. Kehas

James McGrevey

Gilbert Moniz

MANCHESTER

N. H. FOOD INDUSTRY CREDIT UNION
110 STARK STREET Tel. 669-1544
MANCHESTER, NH 03101

(Year of Incorporation - 1974)

OFFICERS

President
Henry Love

Vice President
Ida Custeau

Treasurer/Secretary
John Dixon

DIRECTORS

Ida Custeau

John Dixon

Arthur LaBonville

Henry Love

George Martell

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE
955 GOFFS FALLS ROAD Tel. 625-9032
MANCHESTER, NH 03108

(Year of Incorporation - 1940)

OFFICERS

President
John E. Hynes

Vice President
John F. Young

Treasurer
Brent E. Phillips

Secretary
John K. McInnis

DIRECTORS

Daniel C. Burke

John E. Hynes

John K. McInnis

Brent E. Phillips

John F. Young

MANCHESTER

TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE
262 CHESTNUT STREET Tel. 669-8181
MANCHESTER, NH 03101

(Year of Incorporation - 1921)

OFFICERS

President
Richard D. Mahoney

First Vice President
Mary R. Burke

Second Vice President
Philip R. Hatfield

Third Vice President
Oscar A. Morin, Jr.

Treasurer/Clerk
Philip B. Mongan

DIRECTORS

David C. Anderson
Doris W. Buecher
Mary R. Burke
Patricia D'Allesandro
Philip R. Hatfield
John Lanigan
Donald LeBlanc
Richard D. Mahoney
Thomas J. McCarthy
Philip B. Mongan
Oscar A. Morin, Jr.
Charles B. Murray
Howard W. Stiles
Mary R. Wagner

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION
35 AMHERST STREET Tel. 668-4321
MANCHESTER, NH 03101

(Year of Incorporation - 1953)

OFFICERS

President
Jack W. Isenberg

Vice President
John R. Hilchey

Treasurer
Kathryn L. Murphy

Assistant Treasurer
Gregory J. Andruskevich

Clerk
Margaret L. Griffiths

DIRECTORS

Gregory J. Andruskevich

Margaret L. Griffiths

John R. Hilchey

Jack W. Isenberg

Kathryn L. Murphy

NASHUA

GATEWAY CREDIT UNION
14 SPRUCE STREET Tel. 889-6964
NASHUA, NH 03060

(Year of Incorporation - 1961)

OFFICERS

Treasurer/Manager
Roger L. Chantal

Assistant Treasurer
Rita M. Chaplick

DIRECTORS

Walter Abrams

Donald Dion

Roger L. Chantal

Sandra Grunder

Elwin McCoy

Lawrence MacIntyre

David Parker

Paul E. Pelletier

William Wolfe

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION
19 ELM STREET Tel. 882-6906
NASHUA, NH 03060

(Year of Incorporation - 1957)

OFFICERS

President
Normand L. Paquette

Vice President
Irving J. Gallant

Treasurer
Leslie A. Lambert

Secretary
Virginia M. Hallisey

DIRECTORS

Allen W. Britton

Irving J. Gallant

Donald J. Gross

Virginia M. Hallisey

Florence E. Houde

Joseph P. Labrie

Leslie A. Lambert

Philip J. McLaughlin

Normand L. Paquette

NASHUA

ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION
172 KINSLEY STREET Tel. 889-6681
NASHUA, NH 03061

(Year of Incorporation - 1969)

OFFICERS

President
Joel C. DiTrollo

Vice President
James V. Bowles

Treasurer
Stephen W. Schuster

Secretary
Albert M. Parr

DIRECTORS

James V. Bowles

William J. Clegg

Joel C. DiTrollo

Barbara B. Otey

Albert M. Patt

Stephen W. Schuster

Natalie A. Undercofler

NASHUA

SPRAGUE-NASHUA CREDIT UNION
FACTORY STREET
NASHUA, NH 03060
Tel. 883-5544

(Year of Incorporation - 1949)

OFFICERS

President
Camille E. Dionne

Vice President
Richard L. Goulet, Sr.

Treasurer
Albert Gosselin

Secretary
Michael Gagne

DIRECTORS

Camille E. Dionne

Michael Gagne

Mary Glance

Albert Gosselin

Richard L. Goulet, Sr.

Edward J. Noel

William Worth

NEWINGTON

NEWCO CREDIT UNION
C/O SIMPLEX WIRE & CABLE COMPANY
NEWINGTON, NH 03801
Tel. 436-6100 Ext. 284

(Year of Incorporation - 1953)

OFFICERS

President
Everett E. Parshley

Vice President
Stephen N. Anctil

Treasurer
Maurice S. Aiken

Clerk
Shirley Winn

DIRECTORS

Maurice S. Aiken

Stephen N. Anctil

Edwin M. Cotton

Vincent P. Farley

Everett E. Parshley

Mary Thoms

Shirley Winn

ORFORD

EQUITY EMPLOYEES CREDIT UNION
RFD
ORFORD, NH 03777
Tel. 353-4351

(Year of Incorporation - 1966)

OFFICERS

President
Henry A. McKee

Vice President
Irene F. Gulley

Secretary/Treasurer
Enrique H. Miyares

DIRECTORS

William C. Cranston
Irene F. Gulley
Henry A. McKee
Enrique H. Miyares
Anne S. Williams

PETERBOROUGH

AMANE CREDIT UNION
MAIN STREET - DEPOT SQUARE
PETERBOROUGH, NH 03458
Tel. 924-6502

(Year of Incorporation - 1975)

OFFICERS

President
Michael Soule

Vice President
Richard T. Healy

Treasurer
Ronald L. Roucoulet

DIRECTORS

Andrew Bagosh
Richard T. Healy
Wendy Peters
Ronald L. Roucoulet
Michael Soule

ROCHESTER

HOLY ROSARY CREDIT UNION
46 NORTH MAIN STREET
ROCHESTER, NH 03867
Tel. 332-6840

(Year of Incorporation - 1962)

OFFICERS

President
Richard J. Sylvain

Vice President
Paul E. Auger

Treasurer/Manager
Paul H. Bergeron

Secretary
Constance D. Hamann

DIRECTORS

Paul E. Auger
Paul H. Bergeron
Lucien A. Gagne
Gerard R. Gravel
Constance D. Hamann
Arthur W. Hoover
Richard J. Poulin
Richard J. Sylvain
Andre J. Therrien

SANDOWN

WRG CREDIT UNION
RFD 1
SANDOWN, NH 03873
Tel. 382-5272

(Year of Incorporation - 1954)

OFFICERS

President
John A. Burnett, Jr.

Vice President
Alfred Ellyson

Treasurer
Lloyd A. Lessard

Clerk
Mary P. Smith

DIRECTORS

John A. Burnett, Jr.
Alfred Ellyson
Wesley P. Hodgman
Beatrice H. Hunt
Lloyd A. Lessard
Hazel E. Rogan
Mary P. Smith

SOMERSWORTH

SOMERSWORTH G. E. EMPLOYEES' CREDIT UNION
130 MAIN STREET Tel. 692-5620
SOMERSWORTH, NH 03878

(Year of Incorporation - 1955)

OFFICERS

President
Edward W. Elkinson

Vice President
Hector P. Beattie

Treasurer
James P. Horn

Secretary
Beulah B. Jelley

DIRECTORS

George W. Clement

Francis Garofano

Judy A. Morin

Russell D. Newell, Jr.

Marilyn M. O'Brien

SUNCOOK

FRANCO-AMERICAN CREDIT UNION
12-A SCHOOL STREET Tel. 485-9052
SUNCOOK, NH 03275

(Year of Incorporation - 1955)

OFFICERS

President
George P. Guertin

Vice President
William P. Raymond

Treasurer
Arthur T. Gaumont

Clerk
Madeline R. Hartford

DIRECTORS

Henry P. Auger

Arthur T. Gaumont

George P. Guertin

Madeline R. Hartford

Louis P. Plante

William P. Raymond

Floyd B. Severance

PIKE EMPLOYEES CREDIT UNION

RFD 1, ROUTE 3
TILTON, NH 03276

Tel. 286-4324

(Year of Incorporation - 1981)

OFFICERS	DIRECTORS
President Edward J. Fitzgerald, III	Cynthia P. Baron Ronald H. Blad
Vice President Diane K. O'Hara	Deborah A. Davidson Edward J. Fitzgerald, III
Treasurer Cynthia P. Baron	Alphonse Maheux Diane K. O'Hara
Secretary Deborah A. Davidson	Marilyn J. Roe

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

STATEMENT OF CONDITION	BERLIN	BERLIN	BRISTOL	CONCORD	CONCORD	
	L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	IPC EMPLOYEES CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 315,794	$ 64,568	$ - 77,146	$ 17,823	$ 2,045	1
2 Savings account balances	....	....	102,627	28,875	....	2
3 I.C.U. funds & other overnight deposits	1,492,369	8,433,363	....	....	....	3
4 Time balances (maturing one year or less)	200,000	1,125,000	....	....	....	4
5 U.S. Government obligations	....	....	....	....	67,889	5
6 Federal agencies	....	....	....	....	....	6
7 Other securities and investments	....	5,000	....	30,000	....	7
8 Time balances (maturing in excess of one year)	....	200,000	....	....	....	8
9 Real estate loans	3,842,485	476,103	....	....	....	9
10 Loans fully secured by shares/deposits	278,628	306,000	5,510	27,555	5,729	10
11 Other loans	1,819,265	4,059,483	1,118,461	430,490	232,824	11
12 Total Loans	5,940,378	4,841,586	1,123,971	458,045	238,553	12
13 Land and buildings (net)	442,644	20,000	....	....	....	13
14 Other fixed assets (net)	19,228	21,000	....	....	....	14
15 Other assets	17,983	....	....	....	....	15
16 Total Assets	$8,428,396	$14,710,517	$1,303,744	$534,743	$308,487	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$7,381,615	$11,317,275	$1,183,109	$423,743	$287,220	17
18 Notes payable	....	....	....	....	....	18
19 Other liabilities	79,444	....	....	....	869	19
20 Total Liabilities	7,461,059	11,317,275	1,183,109	423,743	288,089	20
21 Statutory reserve (RSA 394:38)	770,916	1,592,547	89,459	59,182	11,771	21
22 Undivided earnings	196,421	900,210	28,787	48,667	8,627	22
23 Other reserves	....	900,485	2,389	3,151	....	23
24 Total surplus funds	967,337	3,393,242	120,635	111,000	20,398	24
25 Total Liabilities & Surplus Funds	$8,428,396	$14,710,517	$1,303,744	$534,743	$308,487	25
GENERAL INFORMATION						
26 Surety Coverage	$1,000.000	$3,000,000	$1,000,000	Total Assets	Total Assets	26
27 Number of members	3,290	5,042	1,712	345	830	27

STATEMENT OF CONDITION	DOVER D R C EMPLOYEES CREDIT UNION	DOVER K. P. CREDIT UNION	DOVER W D H EMPLOYEES CREDIT UNION	EXETER P E A CREDIT UNION	HANOVER HANOVER CREDIT UNION	
ASSETS						
1 Cash and demand balances	$124,509	$ 3,681	$ 19,823	$ 7,269	$ 8,310	1
2 Savings account balances	29,689	64,199	....	299	6,945	2
3 I.C.U. funds & other overnight deposits	100,000	....	95,784	113,317	1,200	3
4 Time balances (maturing one year or less)	....	....	....	....	....	4
5 U.S. Government obligations	....	....	....	....	....	5
6 Federal agencies	....	....	....	....	....	6
7 Other securities and investments	....	....	....	....	2,596	7
8 Time balances (maturing in excess of one year)	....	....	....	....	....	8
9 Real estate loans	....	....	....	204,610	....	9
10 Loans fully secured by shares/deposits	18,624	2,941	1,200	27,329	6,190	10
11 Other loans	239,154	296,925	26,795	895,909	701,575	11
12 Total Loans	257,778	299,866	27,995	1,127,848	707,765	12
13 Land and buildings (net)	....	....	....	....	....	13
14 Other fixed assets (net)	1,964	1,085	404	1,919	2,114	14
15 Other assets	826	....	....	41,494	56	15
16 Total Assets	$514,766	$368,831	$144,006	$1,292,146	$728,986	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$484,873	$340,574	$140,250	$1,086,011	$681,447	17
18 Notes payable	....	....	....	....	....	18
19 Other liabilities	3,388	8,296	105	67,711	12,539	19
20 Total Liabilities	488,261	348,870	140,355	1,153,722	693,986	20
21 Statutory reserve (RSA 394:38)	10,849	18,847	41	95,749	15,985	21
22 Undivided earnings	15,656	1,114	3,610	21,492	6,843	22
23 Other reserves	....	....	....	21,183	12,172	23
24 Total surplus funds	26,505	19,961	3,651	138,424	35,000	24
25 Total Liabilities & Surplus Funds	$514,766	$368,831	$144,006	$1,292,146	$728,986	25
GENERAL INFORMATION						
26 Surety Coverage	Total Assets	Total Assets	Total Assets	$1,000,000	Total Assets	26
27 Number of members	1,474	671	285	771	1,629	27

	STATEMENT OF CONDITION	KEENE	KEENE	KEENE	LACONIA	LEBANON	
		M P B EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION	S & C CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	
	ASSETS						
1	Cash and demand balances	$ 23,689	$ 3,474	$ 4,052	$ 10,749	$ 20,478	1
2	Savings account balances	107,953	....	7,811	184	....	2
3	I.C.U. funds & other overnight deposits	405,598	212,013	....	....	225,839	3
4	Time balances (maturing one year or less)	100,000	....	....	....	100,000	4
5	U.S. Government obligations	....	....	....	....	....	5
6	Federal agencies	....	....	....	....	....	6
7	Other securities and investments	....	....	....	....	....	7
8	Time balances (maturing in excess of one year)	....	....	....	....	....	8
9	Real estate loans	163,616	4,863	....	....	....	9
10	Loans fully secured by shares/deposits	32,688	....	178	47,112	23,584	10
11	Other loans	1,297,336	1,101,042	62,468	160,774	736,020	11
12	Total Loans	1,493,640	1,105,905	62,646	207,886	759,604	12
13	Land and buildings (net)	....	....	....	....	....	13
14	Other fixed assets (net)	19,101	10,693	....	....	2,208	14
15	Other assets	10,135	35,102	....	....	....	15
16	Total Assets	$2,160,116	$1,367,187	$74,509	$218,819	$1,108,129	16
	LIABILITIES AND SURPLUS FUNDS						
17	Shares/deposits	$1,847,639	$1,298,717	$61,616	$180,472	$ 999,561	17
18	Notes payable	....	....	....	....	....	18
19	Other liabilities	2,715	5,017	91	....	451	19
20	Total Liabilities	1,850,354	1,303,734	61,707	180,472	1,000,012	20
21	Statutory reserve (RSA 394:38)	177,228	54,258	5,445	19,995	46,080	21
22	Undivided earnings	24,978	9,195	7,357	16,852	18,338	22
23	Other reserves	107,556	....	....	1,500	43,699	23
24	Total surplus funds	309,762	63,453	12,802	38,347	108,117	24
25	Total Liabilities & Surplus Funds	$2,160,116	$1,367,187	$74,509	$218,819	$1,108,129	25
	GENERAL INFORMATION						
26	Surety Coverage	$2,000,000	Total Assets	Total Assets	Total Assets	$1,000,000	26
27	Number of members	1,716	2,264	185	133	829	27

STATEMENT OF CONDITION	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	
	CATHEDRAL PARISH CREDIT UNION	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 68,782	$ 20,803	$ 178,439	$ 22,017	$ 2,588	1
2 Savings account balances	398,009	200,753	17,159	3,277,761	184,360	2
3 I.C.U. funds & other overnight deposits	....	575,000	....	481,804	....	3
4 Time balances (maturing one year or less)	....	2,800,000	335,400	....	....	4
5 U.S. Government obligations	....	....	....	107,439	....	5
6 Federal agencies	....	263,799	....	39,736	....	6
7 Other securities and investments	....	....	....	625,000	695	7
8 Time balances (maturing in excess of one year)	....	2,700,000	....	....	....	8
9 Real estate loans	....	1,190,544	....	264,275	179,175	9
10 Loans fully secured by shares/deposits	139,855	411,595	45,718	372,514	16,676	10
11 Other loans	1,271,190	4,248,512	1,990,645	3,517,546	501,140	11
12 Total Loans	1,411,045	5,850,651	2,036,363	4,154,335	696,991	12
13 Land and buildings (net)	....	....	32,692	281,283	....	13
14 Other fixed assets (net)	2,150	19,497	23,058	51,858	7,548	14
15 Other assets	3,781	259,354	....	330	717	15
16 Total Assets	$1,883,767	$12,689,857	$2,623,111	$9,041,563	$892,899	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$1,617,231	$11,648,777	$2,389,151	$8,189,669	$801,993	17
18 Notes payable	....	....	....	....	....	18
19 Other liabilities	2,082	1,940	3,510	....	13,506	19
20 Total Liabilities	1,619,313	11,650,717	2,392,661	8,189,669	815,499	20
21 Statutory reserve (RSA 394:38)	....	385,456	96,865	344,446	20,727	21
22 Undivided earnings	95,789	653,684	133,585	507,448	56,673	22
23 Other reserves	168,665	....	....	....	....	23
24 Total surplus funds	264,454	1,039,140	230,450	851,894	77,400	24
25 Total Liabilities & Surplus Funds	$1,883,767	$12,689,857	$2,623,111	$9,041,563	$892,899	25
GENERAL INFORMATION						
26 Surety Coverage	$1,000,000	$1,000,000	$1,000,000	$3,000,000	Total Assets	26
27 Number of members	1,532	5,034	5,109	4,750	1,905	27

	STATEMENT OF CONDITION	MANCHESTER	MANCHESTER	MANCHESTER	NASHUA	NASHUA	
		POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	
	ASSETS						
1	Cash and demand balances	$ 32,048	$ 536,250	$134,559	$ 103,921	$ 91,826	1
2	Savings account balances	....	19,781	....	....	76,137	2
3	I.C.U. funds & other overnight deposits	53,586	1,749	....	3,406	28,330	3
4	Time balances (maturing one year or less)	....	7,200,000	....	....	628,147	4
5	U.S. Government obligations	22,814	....	....	....	....	5
6	Federal agencies	24,993	....	....	....	....	6
7	Other securities and investments	....	17,254	1	101,314	....	7
8	Time balances (maturing in excess of one year)	....	1,200,000	....	....	....	8
9	Real estate loans	43,979	442,957	....	....	....	9
10	Loans fully secured by shares/deposits	374,202	606,373	25,510	51,507	41,564	10
11	Other loans	2,921,479	8,842,041	700,230	2,139,874	1,713,584	11
12	Total Loans	3,339,660	9,891,371	725,740	2,191,381	1,755,148	12
13	Land and buildings (net)	....	218,576	....	44,331	24,896	13
14	Other fixed assets (net)	13,459	33,397	100	12,032	3,576	14
15	Other assets	....	5,814	....	4,928	17,537	15
16	Total Assets	$3,486,560	$19,124,192	$860,400	$2,461,313	$2,625,597	16
	LIABILITIES AND SURPLUS FUNDS						
17	Shares/deposits	$3,124,068	$17,358,778	$644,262	$2,252,754	2,173,117	17
18	Notes payable	....	....	....	....	....	18
19	Other liabilities	3,750	5,366	309	32,372	5,781	19
20	Total Liabilities	3,127,818	17,364,144	644,571	2,285,126	2,178,898	20
21	Statutory reserve (RSA 394:38)	251,506	1,020,967	158,720	96,538	182,400	21
22	Undivided earnings	80,250	739,081	25,419	....	11,040	22
23	Other reserves	26,986	....	31,690	79,649	253,259	23
24	Total surplus funds	358,742	1,760,048	215,829	176,187	446,699	24
25	Total Liabilities & Surplus Funds	$3,486,560	$19,124,192	$860,400	$2,461,313	$2,625,597	25
	GENERAL INFORMATION						
26	Surety Coverage	$1,000,000	$1,000,000	Total Assets	$1,000,000	$2,000,000	26
27	Number of members	2,249	4,877	477	4,841	3,462	27

STATEMENT OF CONDITION		NASHUA	NASHUA	NEWINGTON	ORFORD	PETERBOROUGH	
		ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION	
ASSETS							
1	Cash and demand balances	$ 28,917	$ 53,023	$ 74,852	$ 7,887	$ 44,245	1
2	Savings account balances	56,194	197,434	61,256	123	....	2
3	I.C.U. funds & other overnight deposits	....	256,886	....	1,451	726,820	3
4	Time balances (maturing one year or less)	....	....	6,000	....	....	4
5	U.S. Government obligations	....	....	....	....	....	5
6	Federal agencies	....	75,256	....	....	....	6
7	Other securities and investments	....	....	....	....	12	7
8	Time balances (maturing in excess of one year)	....	....	....	....	....	8
9	Real estate loans	....	....	....	....	901,285	9
10	Loans fully secured by shares/deposits	16,793	80,755	....	16,010	404,116	10
11	Other loans	523,467	441,858	494,614	2,288	2,434,289	11
12	Total Loans	540,260	522,613	494,614	18,298	3,739,690	12
13	Land and buildings (net)	....	....	....	....	....	13
14	Other fixed assets (net)	....	....	251	....	10,200	14
15	Other assets	700	....	203	....	....	15
16	Total Assets	$626,071	$1,105,212	$637,176	$27,759	$4,520,967	16
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LIABILITIES AND SURPLUS FUNDS							
17	Shares/deposits	$540,630	$ 993,337	$496,563	$18,291	$4,090,244	17
18	Notes payable	....	....	....	....	....	18
19	Other liabilities	15,922	1,829	1,650	....	1,021	19
20	Total Liabilities	556,552	995,166	498,213	18,291	4,091,265	20
21	Statutory reserve (RSA 394:38)	29,272	87,811	59,117	3,355	263,660	21
22	Undivided earnings	....	22,235	79,846	....	159,244	22
23	Other reserves	40,247	....	....	6,113	6,798	23
24	Total surplus funds	69,519	110,046	138,963	9,468	429,702	24
25	Total Liabilities & Surplus Funds	$626,071	$1,105,212	$637,176	$27,759	$4,520,967	25
		=========	===========	=========	========	===========	
GENERAL INFORMATION							
26	Surety Coverage	Total Assets	$1,000,000	Total Assets	Total Assets	$1,000,000	26
27	Number of members	830	723	563	59	1,650	27

STATEMENT OF CONDITION	ROCHESTER	SANDOWN	SOMERSWORTH	SUNCOOK	TILTON	
	HOLY ROSARY CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH G. E. EMPLOYEES' CREDIT UNION	FRANCO-AMERICAN CREDIT UNION	PIKE EMPLOYEES CREDIT UNION	
ASSETS						
1 Cash and demand balances	$ 65,821	$ 4,008	$ 156,410	$ 80,235	$26,312	1
2 Savings account balances	44,978	1,428	4,540	977	....	2
3 I.C.U. funds & other overnight deposits	23,013	....	14,326	203,336	....	3
4 Time balances (maturing one year or less)	300,000	....	....	....	....	4
5 U.S. Government obligations	....	....	....	....	....	5
6 Federal agencies	....	....	59,114	....	....	6
7 Other securities and investments	....	....	....	....	....	7
8 Time balances (maturing in excess of one year)	....	....	....	....	....	8
9 Real estate loans	671,004	....	....	1,123,731	....	9
10 Loans fully secured by shares/deposits	250,912	7,375	54,692	31,430	....	10
11 Other loans	1,118,175	22,127	2,374,488	511,693	1,745	11
12 Total Loans	2,040,091	29,502	2,429,180	1,666,854	1,745	12
13 Land and buildings (net)	22,500	....	....	....	....	13
14 Other fixed assets (net)	13,272	....	2,095	14,891	....	14
15 Other assets	340	....	11,507	....	....	15
16 Total Assets	$2,510,015	$34,938	$2,677,172	$1,966,293	$28,057	16
LIABILITIES AND SURPLUS FUNDS						
17 Shares/deposits	$2,315,936	$29,952	$1,964,209	$1,745,380	$27,132	17
18 Notes payable	....	....	300,000	....	....	18
19 Other liabilities	1,555	....	65,908	175	....	19
20 Total Liabilities	2,317,491	29,952	2,330,117	1,745,555	27,132	20
21 Statutory reserve (RSA 394:38)	108,041	2,500	246,837	160,231	....	21
22 Undivided earnings	84,483	2,486	60,650	57,007	925	22
23 Other reserves	....	....	39,568	3,500	....	23
24 Total surplus funds	192,524	4,986	347,055	220,738	925	24
25 Total Liabilities & Surplus Funds	$2,510,015	$34,938	$2,677,172	$1,966,293	$28,057	25
GENERAL INFORMATION						
26 Surety Coverage	$1,000,000	Total Assets	$2,000,000	Total Assets	Total Assets	26
27 Number of members	1,684	83	2,006	850	80	27

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	BERLIN	BERLIN	BRISTOL	CONCORD	CONCORD	
	L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	IPC EMPLOYEES CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$669,586	$ 655,359	$135,091	$ 52,827	$33,306	(a)
(b) Interest from investments	226,769	1,079,447	12,240	1,697	11,148	(b)
(c) Other operating earnings	4,695	36,333	....	....	578	(c)
Total Operating Earnings	901,050	1,771,139	147,331	54,524	45,032	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	124,031	104,727	12,973	4,313	15,032	(a)
(b) Net occupancy expense	40,046	22,251	....	....	1,566	(b)
(c) Loan servicing expense	2,448	....	44	....	641	(c)
(d) Professional and outside services	22,614	350	....	....	....	(d)
(e) Provision or net actual loan losses	9,613	12,000	11,848	....	5,119	(e)
(f) Interest on borrowings	....	....	....	....	....	(f)
(g) Other operating expenses	80,479	109,458	16,134	7,885	9,878	(g)
Total Operating Expenses	279,231	248,786	40,999	12,198	32,236	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	621,819	1,522,353	106,332	42,326	12,796	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	652,841	974,490	88,243	36,031	13,148	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	(31,022)	547,863	18,089	6,295	(352)	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	....	....	....	....	....	(a)
(b) Other net non-operating gains/(losses)	....	....	....	....	....	(b)
(c) Total Non-operating Gains/(Losses)	....	....	....	....	....	(c)
7 ENTRANCE FEES	....	....	....	80	....	7
8 OTHER ADDITIONS (DEDUCTIONS)	....	....	....	....	....	8
9 NET CHANGE FOR THE PERIOD	(31,022)	547,863	18,089	6,375	(352)	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	998,359	2,845,379	102,546	104,625	20,750	10
11 SURPLUS FUNDS AT END OF PERIOD	$967,337	$3,393,242	$120,635	$111,000	$20,398	11
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ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	DOVER	DOVER	DOVER	EXETER	HANOVER	
	D R C EMPLOYEES CREDIT UNION	K. P. CREDIT UNION	W D H EMPLOYEES CREDIT UNION	P E A CREDIT UNION	HANOVER CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$56,232	$48,568	$ 4,642	$119,405	$101,241	(a)
(b) Interest from investments	17,234	13,396	10,632	16,179	10,514	(b)
(c) Other operating earnings	3,693	1,577	982	4,753	2,030	(c)
Total Operating Earnings	77,159	63,541	16,256	140,337	113,785	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	24,539	18,959	5,563	13,292	32,295	(a)
(b) Net occupancy expense	....	....	....	3,500	3,150	(b)
(c) Loan servicing expense	....	165	771	1,116	2,654	(c)
(d) Professional and outside services	13,705	654	1,249	....	....	(d)
(e) Provision or net actual loan losses	2,541	6,861	7,157	2,452	5,840	(e)
(f) Interest on borrowings	....	....	....	....	....	(f)
(g) Other operating expenses	10,422	7,577	3,052	15,233	18,132	(g)
Total Operating Expenses	51,207	34,216	17,792	35,593	62,071	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	25,952	29,325	(1,536)	104,744	51,714	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	21,472	18,873	6,887	90,628	33,554	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	4,480	10,452	(8,423)	14,116	18,160	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	....	....	....	....	....	(a)
(b) Other net non-operating gains/(losses)	(1,459)	464	(250)	(2,234)	(1,590)	(b)
(c) Total Non-operating Gains/(Losses)	(1,459)	464	(250)	(2,234)	(1,590)	(c)
7 ENTRANCE FEES	....	....	....	19	....	7
8 OTHER ADDITIONS (DEDUCTIONS)	....	....	....	....	....	8
9 NET CHANGE FOR THE PERIOD	3,021	10,916	(8,673)	11,901	16,570	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	23,484	9,045	12,324	126,523	18,430	10
11 SURPLUS FUNDS AT END OF PERIOD	$26,505	$19,961	$ 3,651	$138,424	$ 35,000	11

	KEENE	KEENE	KEENE	LACONIA	LEBANON	
ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	M P B EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION	S & C CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$248,323	$159,006	$ 8,498	$23,675	$ 85,948	(a)
(b) Interest from investments	45,141	34,644	....	7	21,134	(b)
(c) Other operating earnings	858	898	275	....	870	(c)
Total Operating Earnings	294,322	194,548	8,773	23,682	107,952	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	48,362	56,937	1,820	2,717	15,968	(a)
(b) Net occupancy expense	....	4,686	....	....	....	(b)
(c) Loan servicing expense	2,922	2,332	....	....	340	(c)
(d) Professional and outside services	11,372	11,777	....	....	4,490	(d)
(e) Provision or net actual loan losses	11,297	4,475	....	....	81	(e)
(f) Interest on borrowings	....	482	....	....	1,250	(f)
(g) Other operating expenses	42,033	36,730	1,216	3,932	12,407	(g)
Total Operating Expenses	115,986	117,419	3,036	6,649	34,536	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	178,336	77,129	5,737	17,033	73,416	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	148,659	65,243	3,898	12,658	61,524	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	29,677	11,886	1,839	4,375	11,892	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	....	2	....	....	....	(a)
(b) Other net non-operating gains/(losses)	37	(4,440)	....	....	(4,146)	(b)
(c) Total Non-operating Gains/(Losses)	37	(4,438)	....	....	(4,146)	(c)
7 ENTRANCE FEES	....	....	1	12	....	7
8 OTHER ADDITIONS (DEDUCTIONS)	....	....	....	....	....	8
9 NET CHANGE FOR THE PERIOD	29,714	7,448	1,840	4,387	7,746	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	280,048	56,005	10,962	33,960	100,371	10
11 SURPLUS FUNDS AT END OF PERIOD	$309,762	$ 63,453	$12,802	$38,347	$108,117	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	
	CATHEDRAL PARISH CREDIT UNION	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$182,436	$ 819,698	$297,040	$465,849	$ 98,558	(a)
(b) Interest from investments	49,594	676,865	28,949	525,711	26,348	(b)
(c) Other operating earnings	874	7,523	4,290	3,244	....	(c)
Total Operating Earnings	232,904	1,504,086	330,279	994,804	124,906	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	25,669	168,099	75,767	104,721	21,471	(a)
(b) Net occupancy expense	2,900	10,784	7,424	(1,645)	2,200	(b)
(c) Loan servicing expense	18,551	6,800	2,415	1,644	1,276	(c)
(d) Professional and outside services	1,743	40,447	28,312	5,930	7,314	(d)
(e) Provision or net actual loan losses	9,226	11,343	16,333	....	2,391	(e)
(f) Interest on borrowings	....	....	154	....	....	(f)
(g) Other operating expenses	16,469	65,843	38,133	118,395	26,451	(g)
Total Operating Expenses	76,558	303,316	168,538	229,045	61,103	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	156,346	1,200,770	161,741	765,759	63,803	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	103,841	937,630	127,746	599,618	38,322	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	52,505	263,140	33,995	166,141	25,481	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	....	28,461	1,870	....	....	(a)
(b) Other net non-operating gains/(losses)	16	....	....	....	....	(b)
(c) Total Non-operating Gains/(Losses)	16	28,461	1,870	....	....	(c)
7 ENTRANCE FEES	52	....	245	376	541	7
8 OTHER ADDITIONS (DEDUCTIONS)	....	....	....	....	....	8
9 NET CHANGE FOR THE PERIOD	52,573	291,601	36,110	166,517	26,022	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	211,881	747,539	194,340	685,377	51,378	10
11 SURPLUS FUNDS AT END OF PERIOD	$264,454	$1,039,140	$230,450	$851,894	$ 77,400	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	MANCHESTER POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	MANCHESTER TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$319,639	$1,278,781	$ 90,197	$324,897	$249,352	(a)
(b) Interest from investments	21,421	797,689	6,506	15,431	102,212	(b)
(c) Other operating earnings	3,122	9,947	....	7,847	2,372	(c)
Total Operating Earnings	344,182	2,086,417	96,703	348,175	353,936	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	36,429	159,303	16,631	74,441	61,159	(a)
(b) Net occupancy expense	....	29,267	....	5,140	12,002	(b)
(c) Loan servicing expense	430	1,192	95	2,269	3,415	(c)
(d) Professional and outside services	....	36,553	....	22,717	21,073	(d)
(e) Provision or net actual loan losses	3,771	(473)	5,121	17,797	3,414	(e)
(f) Interest on borrowings	....	2,274	....	1,011	....	(f)
(g) Other operating expenses	46,599	97,613	13,839	48,462	37,297	(g)
Total Operating Expenses	87,229	325,729	35,686	171,837	138,360	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	256,953	1,760,688	61,017	176,338	215,576	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	213,925	1,390,871	49,657	112,365	115,069	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	43,028	369,817	11,360	63,973	100,507	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	....	....	....	....	....	(a)
(b) Other net non-operating gains/(losses)	....	6,436	....	....	3,489	(b)
(c) Total Non-operating Gains/(Losses)	....	6,436	....	....	3,489	(c)
7 ENTRANCE FEES	58	....	6	1,072	339	7
8 OTHER ADDITIONS (DEDUCTIONS)	....	....	....	....	....	8
9 NET CHANGE FOR THE PERIOD	43,086	376,253	11,366	65,045	104,335	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	315,656	1,383,795	204,463	111,142	342,364	10
11 SURPLUS FUNDS AT END OF PERIOD	$358,742	$1,760,048	$215,829	$176,187	$446,699	11

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	NASHUA	NASHUA	NEWINGTON	ORFORD	PETERBOROUGH	
	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$78,595	$ 59,476	$ 70,663	$3,142	$416,570	(a)
(b) Interest from investments	7,226	45,595	10,223	570	100,343	(b)
(c) Other operating earnings	58	1,599	2,981	881	9,173	(c)
Total Operating Earnings	85,879	106,670	83,867	4,593	526,086	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	17,595	15,621	23,207	150	72,555	(a)
(b) Net occupancy expense	....	....	....	......	3,500	(b)
(c) Loan servicing expense	638	3,115	109	......	....	(c)
(d) Professional and outside services	....	7,535	....	......	17,768	(d)
(e) Provision or net actual loan losses	269	5,341	5,346	......	....	(e)
(f) Interest on borrowings	....	....	....	......	....	(f)
(g) Other operating expenses	15,421	14,244	11,555	1,000	23,515	(g)
Total Operating Expenses	33,923	45,856	40,217	1,150	117,338	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	51,956	60,814	43,650	3,443	408,748	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	26,095	84,030	14,498	1,783	321,339	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	25,861	(23,216)	29,152	1,660	87,409	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	1,171	....	....	......	....	(a)
(b) Other net non-operating gains/(losses)	(666)	....	....	......	12,126	(b)
(c) Total Non-operating Gains/(Losses)	505	....	....	......	12,126	(c)
7 ENTRANCE FEES	20	34	....	2	....	7
8 OTHER ADDITIONS (DEDUCTIONS)	....	....	....	......	....	8
9 NET CHANGE FOR THE PERIOD	26,386	(23,182)	29,152	1,662	99,535	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	43,133	133,228	109,811	7,806	330,167	10
11 SURPLUS FUNDS AT END OF PERIOD	$69,519	$110,046	$138,963	$9,468	$429,702	11
	========	=========	=========	=======	=========	

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	ROCHESTER HOLY ROSARY CREDIT UNION	SANDOWN WRG CREDIT UNION	SOMERSWORTH SOMERSWORTH G. E. EMPLOYEES' CREDIT UNION	SUNCOOK FRANCO-AMERICAN CREDIT UNION	TILTON PIKE EMPLOYEES CREDIT UNION	
1 OPERATING EARNINGS						1
(a) Interest and fees on loans	$272,665	$2,854	$270,600	$199,784	$.....	(a)
(b) Interest from investments	47,628	265	12,248	11,950	1,265	(b)
(c) Other operating earnings	10,053	51	4,266	1,085	......	(c)
Total Operating Earnings	330,346	3,170	287,114	212,819	1,265	
2 OPERATING EXPENSES						2
(a) Salaries, wages, fees and benefits	49,824	......	52,086	50,010	......	(a)
(b) Net occupancy expense	9,040	......	....	5,803	......	(b)
(c) Loan servicing expense	607	......	....	475	......	(c)
(d) Professional and outside services	8,733	......	904	11,987	......	(d)
(e) Provision or net actual loan losses	....	......	9,738	1,391	......	(e)
(f) Interest on borrowings	53	......	25,245	4,417	......	(f)
(g) Other operating expenses	38,701	632	39,495	23,151	133	(g)
Total Operating Expenses	106,958	632	127,468	97,234	133	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	223,388	2,538	159,646	115,585	1,132	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	167,919	1,863	135,155	152,973	......	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	55,469	675	24,491	(37,388)	1,132	5
6 NON-OPERATING GAINS/(LOSSES)						6
(a) Net gains/(losses) on investments	....	......	....	....	......	(a)
(b) Other net non-operating gains/(losses)	....	......	....	....	......	(b)
(c) Total Non-operating Gains/(Losses)	....	......	....	....	......	(c)
7 ENTRANCE FEES	....	......	....	....	......	7
8 OTHER ADDITIONS (DEDUCTIONS)	....	......	....	....	......	8
9 NET CHANGE FOR THE PERIOD	55,469	675	24,491	(37,388)	1,132	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	137,055	4,311	322,564	258,126	(207)	10
11 SURPLUS FUNDS AT END OF PERIOD	$192,524	$4,986	$347,055	$220,738	$ 925	11

MANCHESTER

ST. MARY'S BANK
200 McGREGOR STREET Tel. 669-4600
MANCHESTER, NH 03102
(Year of Incorporation - 1909)

OFFICERS

President
Gerard O. Bergevin

Vice President
Ovide A. Lamontagne

Treasurer/Manager
Norman J. Chapdelaine

Secretary
Gerald Robert

Assistant Treasurer/Manager
Leonard D. Lacouture

Senior Loan Officer
Raymond A. Lessard

Marketing Director
Arlene Letourneau

Loan Officer
Leo J. Roy

Assistant Loan Officer
Priscille C. Parenteau

DP Manager/Security Officer
Raoul W. Roy

Operations Manager
Maurice D. Simard, Jr.

Comptroller
Simonne R. Roy

DIRECTORS

Gerard O. Bergevin
Norman J. Chapdelaine
Raymond A. Cloutier
Robert A. Duval
Leonard D. Lacouture
Ovide A. Lamontagne
Gerald O. Rheault
Gerald Robert
Henry L. Roy

GENERAL INFORMATION

Surety Coverage	$3,000,000
Total compensation paid to officers and employees (including directors)	$544,693
Total number of accounts	33,281

ASSETS	(CENTS OMITTED)
Cash and due from banks	$ 8,541,678
Investments	11,648,993
Real estate loans	29,128,358
Collateral loans	839,923
Instalment loans	3,836,447
Unsecured loans	481,168
Federal funds sold	550,000
Bank premises, vaults, furniture & fixtures	1,496,008
Other real estate owned	....
Other assets	883,755
Total Assets	$57,406,330

LIABILITIES AND CAPITAL	
Shares	$ 184,409
Demand deposits	3,751,861
Savings deposits	50,455,511
Club deposits	49,704
Borrowings	100,000
Other liabilities	535,170
Guaranty fund	1,521,345
Undivided profits	477,655
Other reserves	330,675
Total Liabilities and Capital	$57,406,330

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

	(CENTS OMITTED)
OPERATING EARNINGS:	
Interest and fees on loans	$3,788,983
Interest and dividends on securities	884,213
Commissions, collection, exchange and service charges	62,231
Income on federal funds sold and loans & securities purchased under agreement to resell	101,181
Other operating earnings	1,527,105
Total Operating Earnings	6,363,713
OPERATING EXPENSES:	
Salaries, wages and fees	544,693
Employee benefits	123,347
Net occupancy expense of bank premises	169,351
Interest on capital notes and debentures	....
Interest on borrowings and related liabilities	....
Furniture and equipment expense	143,927
Net actual loan losses	11,839
Other operating expenses	389,802
Total Operating Expenses	1,382,959

NET OPERATING EARNINGS	4,980,754
INTEREST AND DIVIDENDS ON DEPOSITS	4,598,139
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	382,615
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	(14,800)
Other net non-operating (charges)/credits	(36,057)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(50,857)
NET INCOME	331,758
DIVIDENDS PAID ON CAPITAL STOCK	....
NET INCOME AFTER DIVIDENDS	331,758
OTHER INCREASES IN CAPITAL ACCOUNTS	3,608
OTHER DECREASES IN CAPITAL ACCOUNTS	....
NET CHANGE FOR PERIOD	335,366
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	* 1,994,309
CAPITAL ACCOUNT AT END OF PERIOD	$2,329,675

* Adjusted

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS

NUMBER OF CREDIT UNIONS REPORTING: 35
DECEMBER 31, 1982

ASSETS	(CENTS OMITTED)	% of Total Assets
Cash and demand balances	$ 10,978,031	6.84
Savings account balances	4,889,472	3.05
I.C.U. funds & other overnight deposits	13,999,190	8.72
Time balances (maturing one year or less)	12,794,547	7.97
U.S. Government obligations	2,454,717	1.53
Federal agencies	4,180,849	2.61
Other securities and investments	6,456,339	4.02
Time balances (maturing in excess of one year)	4,100,000	2.55
Real estate loans	38,636,985	24.07
Loans fully secured by shares/deposits	3,730,865	2.33
Other loans	54,107,044	33.71
Land and buildings (net)	2,273,427	1.42
Other fixed assets (net)	596,603	.37
Other assets	1,294,562	.81
Total Assets	$160,492,631	100.00
	=============	=======

LIABILITIES AND SURPLUS FUNDS	(CENTS OMITTED)	% of Total Liabilities and Surplus
Shares/deposits	$144,577,081	90.08
Notes payable	400,000	.25
Other liabilities	872,472	.55
Total Liabilities	145,849,553	90.88
Statutory reserve (RSA 394:38)	8,008,146	4.99
Undivided earnings	4,555,647	2.84
Other reserves	2,079,285	1.29
Total surplus funds	14,643,078	9.12
Total Liabilities and Surplus Funds	$160,492,631	100.00
	=============	=======

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES

CREDIT UNIONS

	December 31, 1982 (CENTS OMITTED)
OPERATING EARNINGS:	
Interest and fees on loans	$11,691,486
Interest from investments	4,872,434
Other operating earnings	1,817,425
Total Operating Earnings	18,381,345
OPERATING EXPENSES:	
Salaries, wages, fees and benefits	2,174,306
Net occupancy expense	330,965
Loan servicing expense	56,464
Professional and outside services	277,227
Provision or net actual loan losses	182,131
Interest on borrowings	34,886
Other operating expenses	1,587,245
Total Operating Expenses	4,643,224
NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	13,738,121
INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	11,420,987
NET INCOME AFTER INTEREST/DIVIDENDS	2,317,134

NON-OPERATING GAINS/(LOSSES)	
Net gains/(losses) on investments	16,704
Other net non-operating gains/(losses)	(28,274)
Total Non-operating Gains/(Losses)	(11,570)
ENTRANCE FEES	2,857
OTHER ADDITIONS (DEDUCTIONS)	3,608
NET CHANGE FOR THE PERIOD	2,312,029
SURPLUS FUNDS AT BEGINNING OF PERIOD	12,331,049
SURPLUS ACCOUNT AT END OF PERIOD	$14,643,078

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

10 FORT EDDY ROAD Tel. 224-1432
CONCORD, NH 03301
(Year of Incorporation - 1952)

OFFICERS

President
William F. Kidder, Jr.

Vice Presidents
John A. Clements
Reyer Swan
Warren D. Thompson

Treasurer
Paul E. Ordway

Secretary
Richard J. Weed

Assistant Treasurer
Herbert E. Little

Assistant Secretary
Charles Griffin, Jr.

Clerk
Richard F. Upton

DIRECTORS

Joseph Adrignola
Robert L. Bailey
Peter C. Brown
J. Reeve Cantus
Richard Carey
* John A. Clements
Lyman A. Cousens
A. B. Curtis
Stephen W. Ensign
W. Robert Felder
Richard M. Ford

George Gilman
Roger Hamblin
Edward J. Haseltine
Russell F. Ingram
E. Leo Kanteres
* William F. Kidder, Jr.
Roy M. Malool
Frederick H. Manning
Ruth E. Nemzoff
Mark Northridge
* Paul E. Ordway

Seymour Osman
Robert E. Paddock
Charles F. Rutter
George Sadler
William M. Scranton
Norman B. Storrs
* Reyer Swan
Kurt M. Swenson
Samuel Tamposi
* Warren D. Thompson
Thomas C. Tobey
Joan M. Whittaker

* Investment Committee Members

ASSETS

CURRENT ASSETS:			
Cash - regular account	$ 1,553		
Cash - special account	2,030		
Cash - statement savings account	21,090		
Cash - Money Market Accounts	381,210		
Petty cash	20		
Total Cash		$ 405,903	
Investments		23,574	
Accrued interest receivable		90,347	
Prepaid rent		750	
Prepaid insurance		2,964	
Prepaid Business Profits Tax		589	
Loans receivable	$2,096,938		
LESS: Allowance for uncollectible loans	93,618	2,003,320	
Accounts receivable - Delinquent loans		6,379	
Total Current Assets			$2,533,826
FIXED ASSETS:			
Furniture and fixtures		2,795	
LESS: Reserve for depreciation		2,485	
Net depreciated value			310
Real estate owned			102,310
Total Assets			$2,636,446

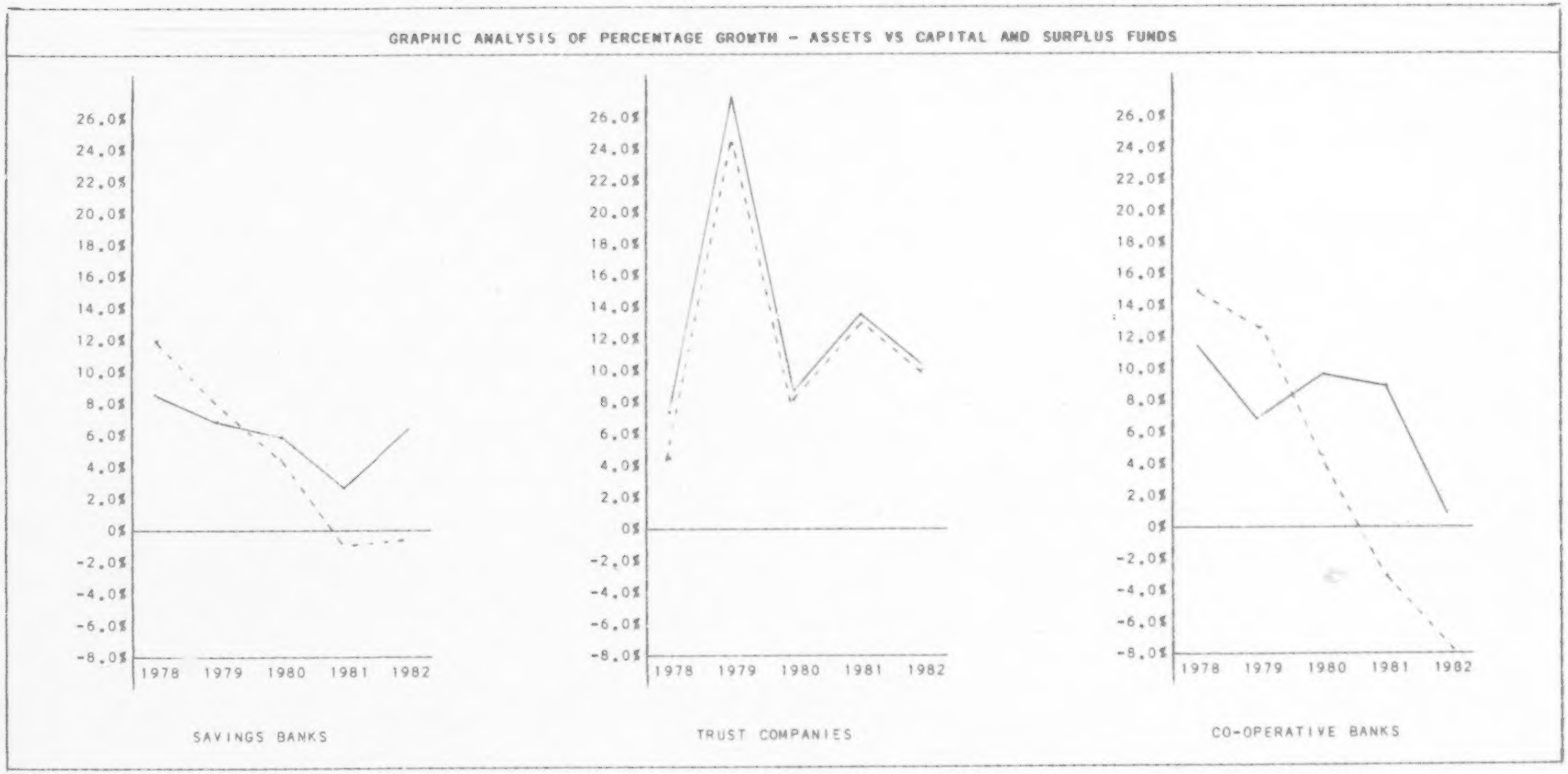
LIABILITIES AND CAPITAL

LIABILITIES:		
Notes payable - members	$2,266,308	
Accrued interest on notes payable	83,100	
Employees' payroll taxes	845	
Deferred liability	127,669	
Total Liabilities		$2,477,922
CAPITAL STOCK		$ 113,700
SURPLUS		44,824
Total Liabilities and Capital		$2,636,446

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

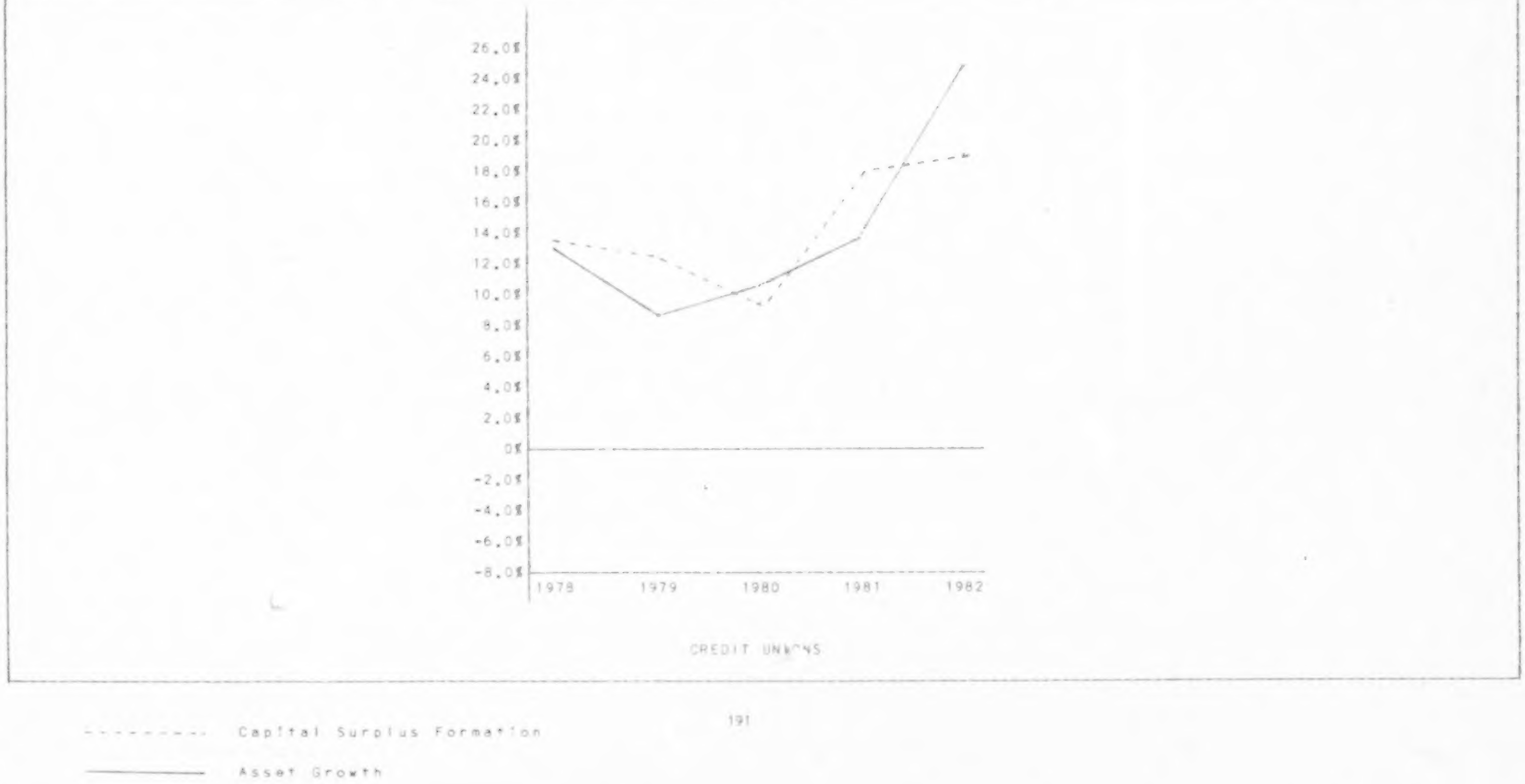
OPERATING EARNINGS:		
Interest on loans receivable	$182,772	
Interest on investments	104,762	
Service fee and miscellaneous	37	
Rental income - Laconia property	3,900	$291,471
OPERATING EXPENSES:		
Salaries	$ 36,000	
Manager's expense	3,842	
Interest on notes payable	192,517	
Overhead	20,657	
Rented property expenses - Laconia	4,125	
Provision for loan losses	30,375	287,516
NET OPERATING EARNINGS BEFORE INCOME TAXES		$ 3,955
LESS: Applicable income taxes		332
NET OPERATING EARNINGS AFTER TAXES		$ 3,623
RETAINED EARNINGS:		
Balance, January 1, 1982		$154 901
Balance, December 31, 1982		$158,524

GRAPHIC TRENDS

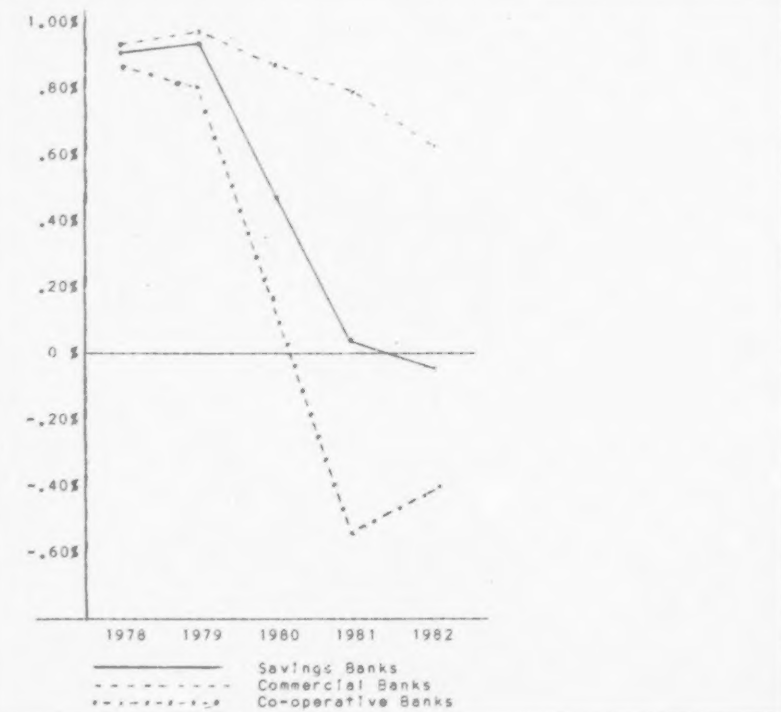


GRAPHIC ANALYSIS OF PERCENTAGE GROWTH - ASSETS VS CAPITAL AND SURPLUS FUNDS

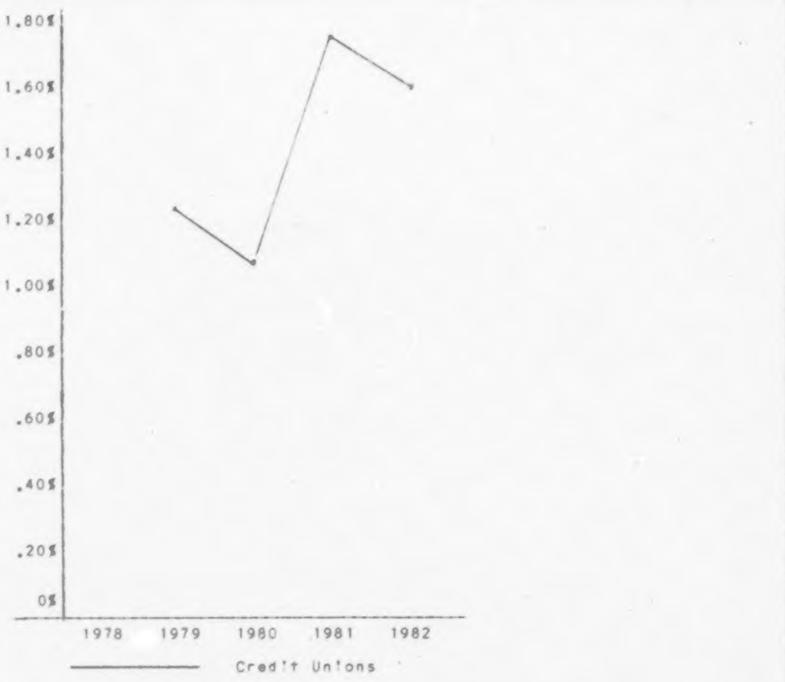
GRAPHIC ANALYSIS OF PERCENTAGE GROWTH - ASSETS VS CAPITAL AND SURPLUS FUNDS



Net Operating Earnings After Dividends & Fed. Taxes to Average Assets



Net Operating Earnings After Interest & Dividends to Average Assets



ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1982

Allstate Enterprises, Inc.	Amherst
Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Gilford
Allstate Enterprises, Inc.	Portsmouth
American Funding Limited	Manchester
Atlantic Mortgage Associates	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Baker Financial Services	Londonderry
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon
Builders Acceptance Co.	Hooksett
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Mancheter
Consumer Acceptance Corp.	Manchester
Dial Finance Company of New Hampshire, No. 1, Inc.	Salem
Domestic Safe Deposit Co.	Concord
Evans Financial Corp.	Londonderry
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
FinanceAmerica Mortgage Services Inc.	Bedford
Financial Development Corporation	Nashua
Financial Enterprises Corp.	Nashua
Guardian Credit Corp.	Manchester
Homeowners Funding Corporation of Connecticut	Concord
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington Mall
Marquette Credit Union	Manchester
Money Store, The/Massachusetts Inc.	Concord
Money Store, The/New Hampshire Inc.	Manchester
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Taube Investment Corporation	Manchester
Trustees of Dartmouth College	Hanover

CONSOLIDATED STATEMENT OF CONDITION
OF
55 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1982

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A.

ASSETS

	(CENTS OMITTED)	
Cash on hand and in banks	$ 184,492	
Loans receivable (second mortgage home loans)	60,066,824	
Furniture, fixtures and equipment	209,709	
Organization expense	531	
Deferred charges	49,998	
Other assets	16,079,601	
Total Assets Used and Useful in Second Mortgage Home Loan Business		$76,591,155
Assets Not Used in Second Mortgage Home Loan Business		17,702,781
Total Assets		$94,293,936

LIABILITIES AND CAPITAL

	(CENTS OMITTED)	
Notes and accounts payable	$33,426,941	
Capital stock	423,110	
Surplus	13,822,633	
Net worth	1,591,495	
Reserve for bad debts	1,373,720	
Other reserves	37,158	
Deferred income	2,808,062	
Other liabilities	40,810,817	
Total Liabilities and Capital		$94,293,936

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
55 SECOND MORTGAGE HOME LOAN LICENSEES
YEAR ENDING DECEMBER 31, 1982

(CENTS OMITTED)

INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:		
Interest collected on loans	$10,017,555	
Other Income	718,609	
Total Income		$10,736,164
EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:		
Advertising	120,149	
Auditing	9,416	
Insurance and fidelity bonds	19,079	
Legal fees	42,869	
Postage, printing and stationery	79,193	
Rent	207,578	
Salaries	1,135,495	
Taxes:		
License fees	5,587	
State and local	21,398	
Federal	436,396	
Other	1,490,036	
Total Expenses		3,567,196

NET EARNINGS	7,168,968
OTHER INCOME (NON-CURRENT)	75,986
Sub-total	7,244,954
OTHER CHARGES (NON-CURRENT)	317,096
NET PROFIT FOR THE PERIOD, BEFORE INTEREST PAID ON BORROWED FUNDS	$6,927,858
Interest Paid on Borrowed Funds	$5,846,636

CONSOLIDATED ANALYSIS OF LOANS
OF
55 SECOND MORTGAGE HOME LOAN LICENSEES

		(CENTS OMITTED)	
	No. of Loans	Amount	Average
Loan Balances Outstanding December 31, 1981	5,302	$55,354,693	$10,440
Loans Made During the Year	1,377	16,122,883	11,709
Loan Balances Outstanding December 31, 1982	5,281	60,066,824	11,374

Loans Made During The Year Classified By Size:

	No. of Loans	Amount	Average
$ 1,500.00 or Less	2	$ 200	$ 100
$ 1,500.01 to $ 2,000.00	7	11,695	1,671
$ 2,000.01 to $ 2,500.00	9	20,179	2,242
$ 2,500.01 to $ 3,000.00	13	34,751	2,673
$ 3,000.01 to $ 4,000.00	52	185,017	3,558
$ 4,000.01 to $ 5,000.00	58	267,998	4,621
$ 5,000.01 to $ 7,500.00	248	1,586,540	6,397
$ 7,500.01 to $10,000.00	193	1,671,987	8,663
$10,000.01 to $15,000.00	410	4,210,856	10,270
$15,000.01 to $20,000.00	206	3,622,604	17,585
$20,000.01 to $25,000.00	121	2,776,495	22,946
$25,000.01 to $30,000.00	30	824,543	27,485
$30,000.01 to $35,000.00	28	910,018	32,501
Total	1,377	$16,122,883	$11,709

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES
DECEMBER 31, 1982

Allstate Enterprises, Inc.	Amherst
Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Gilford
Allstate Enterprises, Inc.	Portsmouth
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Beneficial Finance Co. of New Hampshire	Concord
Beneficial Finance Co. of New Hampshire	Derry
Beneficial Finance Co. of New Hampshire	Dover
Beneficial Finance Co. of New Hampshire	Laconia
Beneficial Finance Co. of New Hampshire	Manchester
Beneficial Finance Co. of New Hampshire	Milford
Beneficial Finance Co. of New Hampshire	Nashua
Beneficial Finance Co. of New Hampshire	Portsmouth
Beneficial Finance Co. of New Hampshire	Rochester
Beneficial Finance Co. of New Hampshire	West Lebanon
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Manchester
Dial Finance Company of New Hampshire, Inc.	Salem
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Guardian Credit Corp.	Manchester
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Taube Finance Co., Inc.	Manchester

CONSOLIDATED STATEMENT OF CONDITION
OF
40 SMALL LOAN LICENSEES
DECEMBER 31, 1982

The following statements and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III and Section 9.

ASSETS

(CENTS OMITTED)

	Small Loan Business	Other Business
Cash on hand and in banks	$ 484,906	$ 30,692
Accounts receivable	18,343	56,395
Loans receivable of $10,000 or less	29,749,590	......
Loans receivable	......	52,628,802
Furniture, fixtures and equipment	103,015	144,585
Accrued interest receivable	52,492	40,199
Organization expense (net of reserve)	......	......
Deferred charges	17,811	23,176
Other assets	760,332	639,858
Total Assets	$31,186,489	$53,563,707

LIABILITIES AND CAPITAL

(CENTS OMITTED)

	Small Loan Business	Other Business
Accounts payable	$ 8,410,557	$ 9,805,187
Notes payable	1,922,000	264,000
Deferred income and unearned charges	36,385	2,845,246
Due home office and subsidiaries	13,662,706	31,611,317
Other liabilities	64,439	18,678
Capital stock	26,475	102,005
Net worth (if individual or partnership)	......	......
Surplus (including undivided profits)	5,968,519	7,963,858
Reserve for bad debts	1,076,337	732,553
Other reserves	19,071	220,863
Total Liabilities and Capital	$31,186,489	$53,563,707

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
40 SMALL LOAN LICENSEES

(CENTS OMITTED)

	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Interest collected on loans	$5,668,445	$ ......
Interest or charges collected from other business	......	8,488,096
Default charges	4,912	42,464
Deferment charges	621	743
Other income	49,846	141,033
Total Income	5,723,824	8,672,336
EXPENSES OF CONDUCTING BUSINESS:		
Advertising	47,195	53,289
Auditing	1,691	4,438
Insurance and fidelity bonds	3,030	7,390
Legal fees	28,850	52,827
Postage, printing and stationery	54,838	70,458
Rent	133,973	186,119
Salaries	780,924	981,870
Taxes:		
License fees	10,883	5,262
State and local	(2,972)	5,971
Federal	(76,737)	348,757
Other	1,078,967	1,403,179
Total Expense	2,060,642	3,119,560
NET EARNINGS	3,663,182	5,552,776
RECOVERIES OF ACCOUNTS PREVIOUSLY CHARGED OFF	149,684	58,258
OTHER RECOVERIES AND PROFITS	83,150	40,798
Subtotal	3,896,016	5,651,832
BAD DEBTS CHARGED OFF	855,275	203,276
ADDITIONS TO RESERVE FOR BAD DEBTS	731,523	143,626
OTHER CHARGES AND LOSSES	1,847	2,954
Total Charges	1,588,645	349,856
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$2,307,371	$5,301,976
Interest paid on borrowed funds	$2,940,986	$4,739,369

CONSOLIDATED ANALYSIS OF LOANS
OF
40 SMALL LOAN LICENSEES

Small Loan Business

(CENTS OMITTED)

	No. of Loans	Amount
Loan Balances Outstanding December 31, 1981	24,382	$29,341,448
Loans Made During the Year	11,641	20,222,343
Loan Balances Outstanding December 31, 1982	22,609	29,749,587

Loans Made During the Year Classified by Size:

	No. of Loans	Amount
$ 0 to $ 600.00	1,124	$ 535,747
$ 600.01 to $ 1,500.00	3,538	3,414,704
$1,500.01 to $ 5,000.00	6,879	15,669,008
$5,000.01 to $ 7,500.00	83	455,896
$7,500.01 to $10,000.00	17	146,988
Total	11,641	$20,222,343

	No. of Loans	Amount
Loans Made During the Year Secured in Whole or in Larger Part on:		
Chattel mortgages on household goods	2,139	$ 6,137,239
Automobiles	1,103	2,463,116
Other chattels	519	1,211,193
Unsecured notes	5,070	7,131,717
Endorsed notes	2,766	3,172,807
Wage assignments	4	11,209
Other considerations	40	95,057
Total	11,641	$20,222,343

	No. of Accounts	Amount of Unpaid Balances
Accounts with no payment of either principal or charges:		
One month	1,783	$ 2,114,092
Two months	562	603,499
Three months or more	1,017	1,213,420
Total	3,362	$ 3,931,011

CONSOLIDATED REPORT OF SUITS, POSSESSION AND SALE OF CHATTELS
OF
40 SMALL LOAN LICENSEES
DECEMBER 31, 1982

	Small Loan Business No. of Accounts	(CENTS OMITTED) Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	196	$249,954
Suits instituted during the year	292	266,945
Suits on which judgment was secured during the year	254	258,413
Suits settled before judgment during the year	82	95,088
Suits pending at close of current year	147	161,128
WAGE ASSIGNMENTS FILED DURING THE YEAR	3	2,407
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin of Contract Right		
(1) When in use	...	.....
(2) When not in use	...	.....
By Voluntary Surrender		
(1) When in use	...	.....
(2) When not in use	...	.....

	No. of Accounts	Amount Due
(B) Automobiles		
By Replevin of Contract Right		
(1) When in use	2	3,570
(2) When not in use	3	4,311
By Voluntary Surrender		
(1) When in use	8	21,127
(2) When not in use	2	5,531
(C) Other Chattels and Property		
By Replevin of Contract Right		
(1) When in use	..	.....
(2) When not in use	..	.....
By Voluntary Surrender		
(1) When in use	1	3,129
(2) When not in use	1	1,041
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	4	10,568
(2) When not in use	1	1,041
(B) Without Borrower's Consent		
(1) When in use	4	7,389
(2) When not in use	2	5,011

ALL

FINANCIAL INSTITUTIONS

IN

NEW HAMPSHIRE

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:		Family Bank & Trust, The
Alton:	*	Farmington National and Savings Bank, Farmington
Amherst:	#	Allstate Enterprises, Inc.
	+	Allstate Enterprises, Inc.
	*	Amoskeag National Bank & Trust Co., Manchester
	*	Milford Co-operative, Milford
	*	Souhegan National Bank of Milford, Milford (2)
Andover:	*	New London Trust Company, The. New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith
Atkinson:	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Dover Federal Savings & Loan Associaton, Dover
	*	Southeast Bank for Savings, Dover
	*	Strafford National Bank Dover
Bartlett:	*	White Mountain National Bank of North Conway, North Conway
Bedford:	#	Allstate Enterprises Inc.
	+	Allstate Enterprises, Inc.
	+	Atlantic Mortgage Associates
	*	Amoskeag National Bank & Trust Co., Manchester (2)
	*	Amoskeag Savings Bank, Manchester
		Bedford Bank, The
	*	BankEast, Manchester
	+	FinanceAmerica Mortgage Services, Inc.
	*	Merchants Savings Bank of Manchester, New Hampshire, The, Manchester
Belmont:		Belknap Bank & Trust
	*	Citizens National Bank of Tilton, The, Tilton
Berlin:		Berlin City Bank, The
		Home Co-operative Bank
		L'Ange Gardien Credit Union
		North Country Bank
		United Brotherhood Credit Union
Bethlehem:	*	Indian Head Bank North, Littleton
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:		Bristol Bank, The
		IPC Employees Credit Union
Brookline:	*	Milford Co-operative Bank, Milford

Campton:	*	Pemigewasset National Bank of Plymouth, The, Plymouth
	*	Plymouth Guaranty Savings Bank, Plymouth
Canaan:	*	Mascoma Savings Bank, Lebanon
Candia:	*	Derry Bank and Trust Company, Derry
Charlestown:	*	Claremont Savings Bank, Claremont
		Connecticut River Bank
	*	Connecticut River Bank
Chester:	*	Derry Bank and Trust Company, Derry
Claremont:	*	BankEast, Manchester (2)
		City Bank and Trust
		Claremont Community Federal Credit Union
		Claremont Municipal Employees Federal Credit Union
		Claremont Savings Bank
	*	Claremont Savings Bank
		Indian Head National Bank of Claremont
Colebrook:		Farmers and Traders National and Savings Bank of Colebrook, The
		First Colebrook Bank, The
Concord:	#	Allstate Enterprises, Inc.
	+	Allstate Enterprises, Inc.
	#	Avco Financial Services of New Hampshire, Inc.
	+	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, National Association, Manchester (2)
	*	BankEast, Manchester (2)
	#	Beneficial Finance Co. of New Hampshire
	+	Beneficial Mortgage Co. of New Hampshire
		Concord National Bank
	*	Concord National Bank
		Concord Postal Credit Union
		Concord Savings Bank
	*	Concord Savings Bank (2)
	+	Domestic Safe Deposit Co.
	+	Homeowners Funding Corporation of Connecticut
		Indian Head National Bank of Concord
	*	Indian Head National Bank of Concord
		Merrimack County Savings Bank
	#	Money Store, The/Massachusetts Inc.
		New Hampshire Business Development Corporation
		New Hampshire Central Credit Union
		New Hampshire Savings Bank
	*	New Hampshire Savings Bank (2)
		New Hampshire State Employees Federal Credit Union

*	Branch
+	Second Mortgage Home Loan Company
#	Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Concord: (continued)		Spaulding Memorial Federal Credit Union
		United Federal Savings and Loan Association
	+	Universal Mortgage & Loan Company
Contoocook Village:	*	Bank of New Hampshire, National Association, Manchester
	*	New Hampshire Savings Bank, Concord
Conway:	*	Indian Head Bank North, Littleton
	*	White Mountain National Bank of North Conway, North Conway
Cornish Flat:	*	Claremont Savings Bank, Claremont
Danbury:	*	New London Trust Company, The, New London
Derry:	#	Beneficial Finance Co. of New Hampshire
	+	Beneficial Mortgage Co. of New Hampshire
		Derry Bank and Trust Company
	*	Derry Bank and Trust Company
	*	Indian Head National Bank, Nashua
	*	United Federal Savings & Loan Association, Manchester
Dover:	#	Beneficial Finance Co. of New Hampshire
	+	Beneficial Mortgage Co. of New Hampshire
Dover: (continued)		Cocheco Federal Credit Union
		D R C Employees Credit Union
		Dover Federal Savings & Loan Association
	#	FinanceAmerica Corporation of New Hampshire Inc.
	+	FinanceAmerica Corporation of New Hampshire Inc.
		Garrison City Federal Credit Union
		K. P. Credit Union
		Merchants National Bank
	*	Merchants National Bank
		Seacoast Savings Bank
	*	Seacoast Savings Bank (2)
		Southeast Bank for Savings
	*	Southeast Bank for Savings (2)
		Strafford National Bank
	*	Strafford National Bank
		W D H Employees Credit Union
Durham:	*	Dover Federal Savings and Loan Association, Dover
		Durham Trust Company
Enfield:	*	Mascoma Savings Bank, Lebanon
	*	National Bank of Lebanon, The, Lebanon

Epping:	* Indian Head Bank and Trust Company, Portsmouth
Epsom:	* Suncook Bank, The, Suncook
Exeter:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. Exeter Banking Company First Savings and Loan Association of New Hampshire * First Savings and Loan Association of New Hampshire * Indian Head Bank and Trust Company, Portsmouth (2) P E A Credit Union
Farmington:	Farmington National and Savings Bank
Franconia:	* Indian Head Bank North, Littleton
Franklin:	* Belknap Bank & Trust, Belmont * First Savings and Loan Association of New Hampshire, Exeter Franklin Savings Bank * Franklin Savings Bank * Laconia Peoples National Bank and Trust Company, Laconia (3) Webster Valve Employees Federal Credit Union
Georges Mills:	* New London Trust Company, The, New London
Gilford:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. * Indian Head National Bank of Laconia, Lakeport * Laconia Federal Savings & Loan Association, Laconia * Laconia Peoples National Bank & Trust Co., Laconia
Glen:	* North Conway Bank, North Conway
Goffstown:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester * Indian Head National Bank, Nashua * Merchants National Bank of Manchester, The, Manchester
Gorham:	* Home Co-operative Bank, Berlin * Saver's Bank A Mutual Savings Bank, The, Littleton
Grantham:	* Lake Sunapee Savings Bank, fsb, Newport * Saver's Bank A Mutual Savings Bank, The, Littleton
Greenland:	* First National Bank of Portsmouth, The, Portsmouth * Portsmouth Savings Bank, Portsmouth

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Greenville:		Village Savings Bank
Groveton:	*	Berlin City Bank, The, Berlin
		Gropaco Federal Credit Union
Hampstead:	*	Derry Bank and Trust Company, Derry
	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Plaistow Bank and Trust Company, Plaistow
Hampton:	*	First National Bank of Portsmouth, Portsmouth
		Hampton Co-operative Bank
		Hampton National Bank
	*	Hampton National Bank
	*	Indian Head Bank and Trust Company, Portsmouth
		Seacoast Federal Credit Union
Hampton Falls:	*	Exeter Banking Company, Exeter
Hanover:		Dartmouth National Bank of Hanover
	*	Dartmouth National Bank of Hanover (2)
		Hanover Bank & Trust Company
	*	Hanover Bank & Trust Company
		Hanover Credit Union
	*	National Bank of Lebanon, The, Lebanon
		Occom Federal Credit Union
	*	Saver's Bank A Mutual Savings Bank, The, Littleton
	+	Trustees of Dartmouth College
Henniker:	*	Valley Bank, The, Hillsborough
Hillsborough:	*	Bank of New Hampshire, National Association, Manchester
		Contoocook Valley Federal Credit Union
		Valley Bank, The
Hinsdale:	*	Cheshire National Bank, The, Keene
Hollis:	*	First Federal Savings and Loan Association of Nashua, Nashua
	*	Souhegan National Bank, Milford
Hooksett:	*	Amoskeag National Bank & Trust Co., Manchester
	*	Amoskeag Savings Bank, Manchester
	+	Builders Acceptance Co.
	*	Suncook Bank, The, Suncook
Hudson:	*	BankEast, Manchester
	*	Bank of New Hampshire, National Association, Manchester
	*	First Federal Savings and Loan Association of Nashua, Nashua
	*	Indian Head National Bank, Nashua
	*	Nashua Federal Savings & Loan Association, Nashua
	*	Nashua Trust Company, Nashua

Jaffrey:		Monadnock Bank, The
	*	Peterborough Savings Bank, Peterborough
Keene:		Ashuelot National Bank of Keene, The
	*	Ashuelot National Bank of Keene, The
		Cheshire County Savings Bank
	*	Cheshire County Savings Bank (2)
		Cheshire Hospital Federal Credit Union
		Cheshire National Bank, The
	*	Cheshire National Bank, The
		Indian Head National Bank of Keene
	*	Indian Head National Bank of Keene
		K.M.T.C. Employees Federal Credit Union
		Keene Co-operative Bank
		Keene Savings Bank
	*	Keene Savings Bank
		Monadnock Credit Union
		M P B Employees Credit Union
		NGM Employees Federal Credit Union
		S & C Credit Union
Kingston:	*	Plaistow Bank and Trust Company, Plaistow
Laconia:		Belknap County Federal Employees Credit Union
	#	Beneficial Finance Co. of New Hampshire
	+	Beneficial Mortgage Co. of New Hampshire
	#	FinanceAmerica Corporation of New Hampshire Inc.
	+	FinanceAmerica Corporation of New Hampshire Inc.
	*	Indian Head National Bank of Laconia
		Laconia Federal Savings & Loan Association
		Laconia Needle Employees Federal Credit Union
		Laconia Peoples National Bank & Trust Co.
	*	Laconia Peoples National Bank & Trust Co. (4)
		Laconia Savings Bank
	*	New Hampshire Savings Bank, Concord
Lakeport:		Indian Head National Bank of Laconia
Lancaster:		Lancaster National Bank, The
		Siwooganock Guaranty Savings Bank, The
Langdon:	*	Connecticut River Bank, Charlestown

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Lebanon:	*	Hanover Bank & Trust Company
		Mascoma Savings Bank
		Mascoma Valley Teachers Federal Credit Union
		National Bank of Lebanon, The
		SBB Employees Credit Union
	#	Security Pacific Finance Corp.
	+	Security Pacific Finance Corp.
Lincoln:	*	Plymouth Guaranty Savings Bank, Plymouth
	*	Saver's Bank A Mutual Savings Bank, The, Littleton
Lisbon:	*	Indian Head Bank North, Littleton
Littleton:		Indian Head Bank North
	*	Indian Head Bank North
		Peoples National Bank of Littleton
		Saver's Bank A Mutual Savings Bank, The
	*	Saver's Bank A Mutual Savings Bank, The
Londonderry:	*	Amoskeag Savings Bank, Manchester
	+	Baker Financial Services
	+	Evans Financial Corp.
	*	Indian Head National Bank, Nashua
		Londonderry Bank and Trust Company
	*	Merchants Savings Bank of Manchester, New Hampshire, The, Manchester
Lyme:	*	Dartmouth National Bank of Hanover, Hanover
Manchester:	+	American Funding Limited
		Amoskeag National Bank & Trust Co.
	*	Amoskeag National Bank & Trust Co. (4)
		Amoskeag Savings Bank
	*	Amoskeag Savings Bank (4)
	#	Avco Financial Services of New Hampshire, Inc. #1
	#	Avco Financial Services of New Hampshire, Inc. #2
	+	Avco Financial Services of New Hampshire, Inc. #1
	+	Avco Financial Services of New Hampshire, Inc. #2
		B.G.S. Employees Federal Credit Union
		BankEast
	*	BankEast (2)
		Bank of New Hampshire, National Association
	*	Bank of New Hampshire, National Association (4)
	#	Beneficial Finance Co. of New Hampshire
	+	Beneficial Mortgage Co. of New Hampshire

Manchester: (continued)		Cathedral Parish Credit Union
	#	Commercial Credit Corporation
	+	Commercial Credit Corporation
	#	Consumer Acceptance Corp.
	+	Consumer Acceptance Corp.
	*	Derry Bank and Trust Company, Derry
	+	Financial Development Corporation
		Granite State Credit Union
	#	Guardian Credit Corp.
	+	Guardian Credit Corp.
	+	Homeowners Financial Services of New Hampshire, Inc.
	#	Household Finance Corporation
	+	Household Finance Corporation
	*	Indian Head National Bank, Nashua
		J. F. & Associates Credit Union
	*	Londonderry Bank and Trust Company, Londonderry
		Manchester Municipal Employees Credit Union
	+	Marquette Credit Union
		Merchants National Bank of Manchester, The
	*	Merchants National Bank of Manchester, The (2)

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

Manchester: (continued)		Merchants Savings Bank of Manchester, New Hampshire, The
	*	Merchants Savings Bank of Manchester, New Hampshire, The (2)
	#	Money Store, The/New Hampshire Inc.
		N.H. Food Industry Credit Union
		Postal Employees' Credit Union of New Hampshire
		St. Mary's Bank
	#	Security Pacific Finance Corp.
	+	Security Pacific Finance Corp.
	#	Taube Finance Co., Inc.
	+	Taube Investment Corporation
		Telephone Workers' Credit Union of New Hampshire
		Union Leader Employees Credit Union
		United Federal Savings & Loan Association
	*	United Federal Savings & Loan Association (2)
Marlborough:	*	Ashuelot National Bank of Keene, The, Keene
Meredith:	*	BankEast, Manchester
		Meredith Bank & Trust
		Meredith Village Savings Bank
Meriden:	*	National Bank of Lebanon, The, Lebanon

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Merrimack:	* Bank of New Hampshire, National Association, Manchester
	* First Federal Savings and Loan Association, Nashua
	* Indian Head National Bank, Nashua
	* Merchants Savings Bank of Manchester, New Hampshire, The, Manchester (2)
	* Nashua Federal Savings and Loan Association, Nashua
Milford:	# Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Milford Co-operative Bank
	Souhegan National Bank, The
	* Souhegan National Bank, The
Monroe:	* Woodsville Guaranty Savings Bank, The, Woodsville
Mont Vernon:	* Milford Co-operative Bank, Milford
Moultonborough:	* Meredith Bank & Trust, Meredith
	* Meredith Village Savings Bank, Meredith
Nashua:	* Amoskeag National Bank and Trust Company, Manchester
	# Avco Financial Services of New Hampshire, Inc.
Nashua: (continued)	+ Avco Financial Services of New Hampshire, Inc.
	* Bank of New Hampshire, National Association, Manchester (5)
	# Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	* BankEast, Manchester (2)
	# FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	+ Financial Enterprises Corp.
	First Federal Savings and Loan Association
	Gateway Credit Union
	Hampshire Chemical Employees Federal Credit Union
	# Household Finance Corporation
	+ Household Finance Corporation
	Impco Employees Federal Credit Union
	Indian Head National Bank
	* Indian Head National Bank (2)
	LMF Federal Credit Union
	Nashua Federal Savings & Loan Association
	* Nashua Federal Savings & Loan Association (2)
	Nashua Municipal Employees Credit Union
	Nashua Trust Company
	* Nashua Trust Company (3)

Nashua: (continued)		St. Joseph Hospital Employees Credit Union
		Sanders Employees Federal Credit Union
	#	Security Pacific Finance Corp.
	+	Security Pacific Finance Corp.
		Sprague-Nashua Credit Union
		Triangle Federal Credit Union
	+	Union Capital Corporation of Connecticut
New Boston:	*	Souhegan National Bank, The, Milford
New Ipswich:	*	Village Savings Bank, Greenville
New London:		New London Trust Company, The
	*	New London Trust Company, The
	*	Lake Sunapee Savings Bank, fsb, Newport
Newington:	*	First National Bank of Portsmouth, The, Portsmouth
	#	Household Finance Corporation
	+	Household Finance Corporation
	*	Merchants National Bank, Dover
		Newco Credit Union
Newmarket:	*	Indian Head Bank and Trust Company, Portsmouth

- * Branch
- + Second Mortgage Home Loan Company
- # Small Loan Company

Newbury:	*	New London Trust Company, The, New London
Newport:	*	BankEast, Manchester
		First Citizens National Bank
		Lake Sunapee Savings Bank, fsb
	*	Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank
North Conway:		Indian Head Bank North, Littleton (2)
		North Conway Bank
	*	North Conway Bank
		White Mountain National Bank of North Conway
North Hampton:	*	Exeter Banking Company, Exeter
	*	Hampton National Bank, Hampton
	*	Portsmouth Savings Bank, Portsmouth
North Walpole:	*	Savings Bank of Walpole, Walpole
North Woodstock:	*	Plymouth Guaranty Savings Bank, Plymouth
Northwood:	*	Indian Head Bank and Trust Company, Portsmouth
Orford:		Equity Employees Credit Union
	*	Hanover Bank & Trust Company, Hanover
Ossipee:	*	Indian Head Bank North, Littleton
	*	North Conway Bank, North Conway
	*	Wolfeboro National Bank, The, Wolfeboro

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Pease Air Force Base:	* Indian Head Bank and Trust Company, Portsmouth
Pelham:	* BankEast Savings Bank and Trust, Rochester Pelham Bank and Trust Company
Penacook:	* Concord National Bank, Concord
Peterborough:	AWANE Credit Union First National Bank of Peterborough, The * First National Bank of Peterborough, The Peterborough Savings Bank * Peterborough Savings Bank (2) * Village Savings Bank
Piermont:	* Woodsville Guaranty Savings Bank, The, Woodsville
Pittsfield:	* Concord National Bank, Concord * New Hampshire Savings Bank, Concord
Plainfield:	* National Bank of Lebanon, The, Lebanon
Plaistow:	Plaistow Bank and Trust Company Plaistow Co-operative Bank
Plymouth:	Pemigewasset National Bank of Plymouth, The * Pemigewasset National Bank of Plymouth, The Plymouth Guaranty Savings Bank * Saver's Bank A Mutual Savings Bank, The, Littleton
Portsmouth:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. * BankEast Savings Bank and Trust, Rochester (2) # Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire # C.I.T. Financial Services, Inc. + C.I.T. Financial Services, Inc. * Durham Trust Company, Durham * First Federal Savings and Loan Association of Nashua, Nashua First National Bank of Portsmouth, The * First National Bank of Portsmouth, The Indian Head Bank and Trust Company * Indian Head Bank and Trust Company (2) * New Hampshire Savings Bank, Concord Northeast Federal Credit Union Piscataqua Savings Bank Portsmouth, New Hampshire Municipal Employees Federal Credit Union Portsmouth Savings Bank

Portsmouth: (continued)	# Security Pacific Finance Corp. + Security Pacific Finance Corp. Service Federal Credit Union
Raymond:	* Exeter Banking Company, Exeter * First Savings and Loan Association of New Hampshire, Exeter * Indian Head Bank and Trust Company, Portsmouth
Rindge:	* Monadnock Bank, The, Jaffrey
Rochester:	# Avco Financial Services of New Hampshire, Inc. * Avco Financial Services of New Hampshire, Inc. * BankEast Savings Bank and Trust, Rochester (3) # Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire First National Bank of Rochester * First National Bank of Rochester (2) * Granite State Bank, National Association, Somersworth Holy Rosary Credit Union * Indian Head Bank and Trust Company, Portsmouth Profile Federal Savings & Loan Association

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

Rochester: (continued)	# Security Pacific Finance Corp. + Security Pacific Finance Corp. * Southeast Bank for Savings, Dover
Rollinsford:	* Granite State Bank, National Association, Somersworth * Southeast Bank for Savings, Dover
Rye:	* First National Bank of Portsmouth, The, Portsmouth
Salem:	# Avco Financial Services of New Hampshire, Inc. * Avco Financial Services of New Hampshire, Inc. * BankEast Savings Bank and Trust, Rochester # Dial Finance Company of New Hampshire + Dial Finance Company of New Hampshire, No. 1, Inc. + GECC Financial Services * Indian Head National Bank, Nashua * Merchants Savings Bank of Manchester, New Hampshire, The, Manchester * Pelham Bank and Trust Company, Pelham Rockingham County Trust Co. * Rockingham County Trust Co. Salem Co-operative Bank * Salem Co-operative Bank Spicket Valley Federal Credit Union
Sandown:	WRG Credit Union

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Seabrook:	*	Hampton National Bank, Hampton (2)
		Seabrook Bank and Trust Company
	*	Seabrook Bank and Trust Company
		USM Bailey Division Employees Federal Credit Union
		U. S. Savings Bank of America, The
Somersworth:		Granite State Bank, National Association
	*	Granite State Bank, National Association
		Somersworth G. E. Employees' Credit Union
		Somersworth National Bank
	*	Southeast Bank for Savings, Dover
Stratham:	*	Exeter Banking Company, Exeter
	*	First Savings and Loan Association of New Hampshire, Exeter
Sunapee:	*	First Citizens National Bank, Newport
	*	Lake Sunapee Savings Bank, fsb, Newport
Suncook:		Franco-American Credit Union
		Suncook Bank, The
Tilton:		Arwood Tilton Employees Federal Credit Union
		First Deposit National Bank
		Iona Savings Bank
		Pike Employees Credit Union
Troy:	*	Monadnock Bank, The, Jaffrey
Tuftonboro:	*	Wolfeboro National Bank, The, Wolfeboro
Wakefield:	*	Profile Federal Savings & Loan Association, Rochester
	*	BankEast Savings Bank and Trust, Rochester
Walpole:	*	Indian Head National Bank of Keene, Keene
		Savings Bank of Walpole
Warner:	*	First Citizens National Bank, Newport
	*	Sugar River Savings Bank, Newport
Warren:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Weare:		Fiduciary Trust Company of New Hampshire
West Lebanon:	#	Beneficial Finance Co. of New Hampshire
	+	Beneficial Mortgage Co. of New Hampshire
	*	Hanover Bank & Trust Company, Hanover
	*	Mascoma Savings Bank, Lebanon
	*	National Bank of Lebanon, The, Lebanon (2)
West Stewartstown:	*	Farmers and Traders National and Savings Bank of Colebrook, The, Colebrook

Whitefield:	Whitefield Savings Bank & Trust Company, The
Wilton:	* Indian Head National Bank, Nashua
Winchester:	* Cheshire National Bank, The, Keene Lawrence Leathers Winchester Employees Federal Credit Union
Windham:	* Londonderry Bank and Trust Company, Londonderry * Pelham Bank and Trust Company, Pelham
Wolfeboro:	Kingswood Trust and Savings Bank Wolfeboro National Bank, The Wolfeboro Savings Bank, The
Woodsville:	* Indian Head Bank North, Littleton Woodsville Guaranty Savings Bank, The * Woodsville Guaranty Savings Bank, The

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company